

Miss Gordon

October, 1957

the Canadian Realtor



New Offices of the Association in Toronto. See page 10.

Annual C.A.R.E.B. Roster Issue pages 15-37

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The Canadian Realtor is the official organ of real estate in Canada. It is published monthly for the Canadian Association of Real Estate Boards.

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CANADIAN REALTOR—OCTOBER, 1957



"It is well for a man to respect his own vocation, whatever it is, and to think himself bound to uphold it and to claim for it the respect it deserves."—Charles Dickens.

Keeping on Growing

That the Canadian Association of Real Estate Boards is a vital and growing concern is evidenced by two things this month:

- the big increase in membership as evidenced by the roster.
- the fine turnout of members at the Vancouver conference.

As we went to press, there were 600 delegates registered for the annual conference in Vancouver . . . which means that one in every twelve members was able to join fellow members for this important event. While the percentage might not seem high, it is gratifying to the executive to witness such a good turnout, especially at a time when many of the members had to travel quite a distance to get to the Pacific coast.

The roster contains about 350 more names than did the roster last year. New members have been joining the association at the rate of about 150 per month, making it difficult for both the CAREB staff and the Realtor mailing department to keep track of the increasing number of copies required each month. Nearly 9,000 copies of the Realtor are now being printed monthly.

Let's keep up the good work that the Association is doing towards keeping the standards of the real estate profession high, and help increase its membership till it includes everyone in Canada in the real estate field.

Vol. 3

October, 1957

No. 10

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Subscription rates: Canada, British Possessions and the United States of America—\$5.00 a year. Authorized as second class mail, Post Office Department, Ottawa.

Opposite Sides Of The Tracks

L. A. BARETTE

Mortgage Inspector, Sun Life of Canada, Quebec

While processing two mortgage loan applications recently a well known fact was brought home to me quite forcibly by some of its obvious, down to earth, and measurable effects on the two properties and borrowers involved.

The following table introduces the situation:

TABLE I

Owner	Mr. G.	Mr. L.
Occupation	Telephone Co. employee	Transportation Co. employee
Salary	\$4,500	\$4,500
Location of Property	Petite Riviere	Ste Foy
Size of Lot	8,000 sq. ft.	6,180 sq. ft.
Type of House	Brick and frame bungalow, 7 rooms, gyprock inside, forced warm air heating, artificial tile bathroom with colored fixtures, concrete foundations and full basement, standard medium cost specifications.	Same but only 5 rooms, ceramic tile bathroom with white fixtures.
Size of House	1,182 sq. ft.	980 sq. ft.
Builder	B. Construction	C. Brothers
Cost of Lot	\$ 850.00	\$ 1,900.00
Cost of Lot per sq. ft.	\$ 0.10	\$ 0.30
Cost of House	\$10,313.00	\$ 9,306.00
Cost of House per sq. ft.	\$ 8.70	\$ 9.50
Total Cost of Property	\$11,163.00	\$11,206.00
Lender's Appraised Value	\$11,500.00	\$11,200.00
Lender's Appraised Value per Livable sq. ft. Including Land	\$ 9.70	\$ 11.40
National Housing Act Loan Approved	\$ 9,500.00	\$ 9,600.00

Before discussing the data it should be explained that the G. property was appraised above cost because it was considered the house was worth a little more in the open market than its declared cost. Its builder, happening to own a sawmill and lumber business, was in a position to quote a competitive price. National Housing Act loans are insured by the Canadian Government via Central Mortgage and Housing Corporation (CMHC). The value

subsequently set on the G property by CMHC was \$11,820, which supported the lender's opinion.

Now if we look back at the information we can observe considerable similarity between the last two columns. There is similarity as regards borrowers and type of house. The builders can be taken as equivalent in efficiency, business sense, and many other points. The costs of the houses per sq. ft. are not out of line for respective sizes. The total costs of the properties are only \$43.00 apart, and the loan amounts \$100.00.

Striking Dissimilarity on all Items

In other items there exists striking dissimilarity. The G lot cost less than half of L's, and per sq. ft. nearly three times less. The G lot is 1,820 sq. ft. larger than L's. The G house contains 202 livable sq. ft., or 2 rooms, more than the L one. G, who paid \$1,050 less than L for his lot, was able to spend \$1,007 more than L on his house. For L it was reverse. Finally, and I am sure that has been detected long ago as a fundamental difference, the G house is located at Petite Riviere while the L house is at Ste Foy. As, in all probability, neither of these places have been seen by many other than Quebec readers, it must be added that the issue rests not between the two immediate locations—medium cost new residential districts both—but between the two towns.

District Influence Costs

To put the case in another way, we have two men of the same social and economic standing who start off with the same equity and obtain the same loan. The first goes and settles at Petite Riviere, what does he get for his investment in real estate? He gets 1,820 sq. ft. more of land and 202 sq. ft. more of house than the other. The second man, purchasing at Ste Foy, for the same price gets the aforementioned quantities less. As already stated it is the same kind of land and housing. What contrary yet compensating influences might cause G, settling in the first town, to draw such a handsome bonus of land and building and might induce L, settling in the second town, to forego that gravy, both paying as much?

The City of Quebec is built on the eastern half of a height named Cap Diamant, on part of the slope, and around the base of that same half. In its other half Cap Diamant, is occupied by the City of Sillery, the Cité Universitaire (Laval University's new campus), and the

Residents show willingness to pay higher prices for quality

PICTURES TELL THE STORY

PHOTOS AT RIGHT help show the essential differences between the neighborhoods of Ste. Foy and Petite Riviere.

Top two photos are taken in Ste. Foy. They show L house under construction, and underneath it, an older street of homes which typifies the residential character of the area. Building lots in the area are naturally expensive.

The bottom two photos, show scenes in Petite Riviere. G house, complete but for landscaping, is shown on the corner lot. Below it is a typical street in the neighborhood, showing how gas stations, warehouses, restaurants and automotive repair concerns are concentrated in the neighborhood. Home builders pay less for lots.

town of Ste Foy. Metropolitan Quebec's choice residential districts are to be found in the west end of Quebec upper town (on top of Cap Diamant), in Sillery and Ste Foy.

North of Cap Diamant is a valley extending to the foothills of the Laurentian mountains. Petite Riviere is in the trough of that valley. It is adjacent to an industrial section of Quebec lower town, to an undeveloped corner of Ste Foy lower town, to the spotty town of Quebec Ouest, and to a number of rural municipalities. Petite Riviere is a farming community being converted to other purposes. In its southern part it is becoming industrial; in its centre, which straddles a major interprovincial highway (2C), it provides food, shelter, gasoline, service, and warehousing to motorists, trucking concerns, and contractors; in its northern part, where Mr. G bought his property, a large single family residential area has been under construction for four years — rather slowly but with adequate zoning, services, and transportation, though short on shopping, schools, and amusements. A good type of low to medium cost bungalow is being produced, with market values in the \$9,100-\$12,000 bracket. The neighboring population consists of salary and wage earners in the \$3,500-\$5,000 income range. A smattering of self employed home-owners were able to afford somewhat better houses with fully brick veneer walls for instance, rather than brick combined with boards or asbestos shingles or plywood, with an attached garage, a fireplace, more space.

Ste Foy Mainly Residential

Ste Foy is a predominantly residential town which has been developing in that fashion for over 20 years. It had an agricultural origin. Its municipal administration is quite elaborate. Many religious orders own property within its limits. It adjoins excellent residential areas of Quebec and Sillery, also the educational area called Cité Universitaire. Its population is of a cultural and financial level qualifying it to take advantage of the neighboring



university. Some people with higher incomes and more expensive homes can be found in most of its sections.

The list hereunder shows some amenities and conveniences which can or cannot be enjoyed by Petite

(Continued on page 14)

REALTY INVESTMENTS

Tankoos Yarmon Ltd.

From Coast to Coast

320 BAY ST., TORONTO

EMpire 3-5086

APPRAISAL SECTION

Your Appraisal Editor, J. I. Stewart, is a graduate of the University of Toronto and Osgoode Hall Law School. He has also successfully completed the Post Graduate Course in Town and Regional Planning at the University of Toronto and is a graduate student in the Institute of Business Administration of the School of Graduate Studies, University of Toronto. Mr. Stewart is manager of the Appraisal and Mortgage Department of Shortill & Hodgkins Ltd., Toronto.



J. I. STEWART
M.A.I., A.A.C.I.,
S.R.A.

For What It's Worth

The Age of Plottage

It is hoped that readers will pardon the use of a purely "Toronto" example to illustrate a very important point and one which shows in a practical way how important it is for Realtors and appraisers to learn all about properties under appraisal. It also shows that even the finest and most detailed neighborhood analysis may completely "miss the boat" in the face of large-scale land ownership, or what is known as "plottage".—J/S

The College-Yonge Area of Toronto

Those who know Toronto will probably recognize the College-Yonge area as being (up until the past two years) very much of a secondary commercial and other land use neighborhood. It was distinguished to all outward appearances chiefly by Eatons College Street Store on the Southwest corner of College and Yonge and by Maple Leaf Gardens at the Northwest corner of Church and Carlton a block to the East; there was also a new Kresges building (two storey) at the Southeast corner of College and Yonge and two new buildings on the north side of Carlton about halfway between Yonge and Church (these were the Odeon Theatre and the Toronto Hydro building). The remainder of the neighborhood for several blocks around in every direction was largely improved with ancient dwellings, commercial and industrial buildings with a few "taxpayers" having been built in the past 30 years.

Little Development for Many Years

Rumor has it that Eatons College Street Store (built about 30 years ago) was not as profitable an operation as might have been desired. Maple Leaf Gardens has been of course very successful, the Odeon Theatre likewise and Kresges and T.H.E.S. seem well satisfied with their locations. The remainder of the users of real property appear to have done adequate business or made adequate use of their properties (the residential owners generally taking in roomers or converting their properties to commercial or multi-family dwelling utilization.)

Earlier Large Scale Land Acquisition

Eatons (in their usual farsighted fashion) had many years ago acquired not only the property on which their store was erected but also much other property including the two city blocks running between Yonge and Church and Carlton and Alexander. The properties making up these blocks remained in their original (or converted uses) with each occupant leasing his property from Eatons; Maple Leaf Gardens, the Odeon and Hydro were the only new buildings erected and these occupied probably about 50 per cent of the southernmost block (i.e. the block on the north side of Carlton).

The Area in General Unattractive

If at the end of War II, forecasts were being made as to which areas of the City of Toronto would be "re-developed" and in what order and at what intensity, the chances are that the College-Yonge intersection would not have received any consideration. Most people (including planners, realtors and mortgage lenders) considered Eatons College Street Store as being a "White Elephant". If the neighborhood had not developed in the past 30 years, why should it now? they asked.

Even the Yonge Street subway (opened in 1954) did not appear to change the picture to any great extent . . . true, there was a station at College and Yonge but there were stations also at Dundas Street (one block nearer the Central Business District), at Queen and King Streets (in the heart of the business district), and at Bloor (the main east-west artery of mid-town Toronto)

and at several other intersections, with the northerly terminal being at Eglinton.

Poor Street Pattern

The College-Yonge intersections was not a straight through one . . . i.e. College on the West ends at Yonge and Carlton starts off on an angle and runs easterly therefrom . . . both streets have a number of curves as they proceed to their extremities and both proceed through very secondary urban development; the side streets running through the neighborhood were narrow and only a block or two in length. Certainly the street pattern was discouraging from the point of view of normally accepted prerequisites for adequate development.

The existing buildings while old were not considered as "blighted" insofar participation of CMHC in re-development of areas designated as being "blighted".

The Magic of Large Scale Ownership of Land

Sounds pretty discouraging doesn't it? But here the magic catalyst of large scale ownership of property comes into play. Eatons still owning the whole one block and about half of the other (inter alia) was able to seek out (or be sought out) by developers of property and could select the types of developments which it felt would be of optimum benefit to the neighborhood and city (Oh yes they probably thought also of what would be best for Eatons, but paraphrasing Colonel Bullmoose in L'il Abner "what's good for Eatons is good for the City".

The Results

Well, we now have:

- (i) Toronto's largest single apartment development containing over 750 suites and erected with about 100 per cent parking and about 50 per cent of the site in lawns, flower beds and open space (there were originally about 40-50 dwellings in this property).
- (ii) A large modern hotel containing 300 rooms and having all modern facilities and amenities including a small shopping centre.
- (iii) A second large hotel under construction immediately west of Maple Leaf Gardens: this will contain about 500 rooms.
- (iv) An 18 storey office building under construction on the northeast corner of Yonge and Carlton.
- (v) Total parking facilities in the two blocks for at least 1,500 cars.

Does this then, indicate that all the standards for assessing the worth of a neighborhood which have been discussed in your studies on Appraisal are useless? Not really, but it does indicate that a very important factor (the presence of which will do much to overcome otherwise detrimental factors) is the existence of large areas of land under the control of one (or at least not more than a few) owners or developers.

ESSAY COMPETITION — PRIZE \$25.00

"For What It's Worth" wants articles on current appraisal problems. The competition is subjected to the following general rules:

- (1) Articles must be in the hands of the Editor by January 1st, 1958.
- (2) All the articles become the property of the "Canadian Realtor".
- (3) The Appraisal Editor will be the sole judge.
- (4) The prizewinning article will be published in the "Canadian Realtor".
- (5) Articles must not exceed 1,500 words.

The Canadian Institute of

Realtors Course

- *Is the result of years of effort by the educational committee of the Canadian Association of Real Estate Boards*
- *Makes available a real estate correspondence course of university level to those interested*
- *Supplements experience in the field with academic training in fundamentals of subjects directly related to real estate*

Enrol Now . . . You'll Profit by It

1957
membership
7,500

Realtors' growth and success

14 years of service — 800% increase in membership—both tributes to The Canadian Association of Real Estate Boards and its valuable contributions to the profession.

Congratulations from Canada's largest newspaper which publishes more Classified Real Estate advertising than both other Toronto newspapers combined.

1943
membership
600

TORONTO DAILY STAR

CO-OP REPORT

Hamilton Leading Co-Op Challenge with Vancouver

\$28,626,495 worth of Real Estate was sold through the Co-Op system during August. This was about a million dollars less than reported for July of this year, but was still a healthy four million dollars above August of last year.

With over \$31 million to its credit, Hamilton is well in the lead over Vancouver in its challenge match, which winds up at the convention in Vancouver. Vancouver currently trails by \$4 million.

Calgary has edged out Winnipeg for fifth place amongst the leaders. With sales up \$600,000 over July, it now leads Winnipeg by a narrow margin of \$200,000.

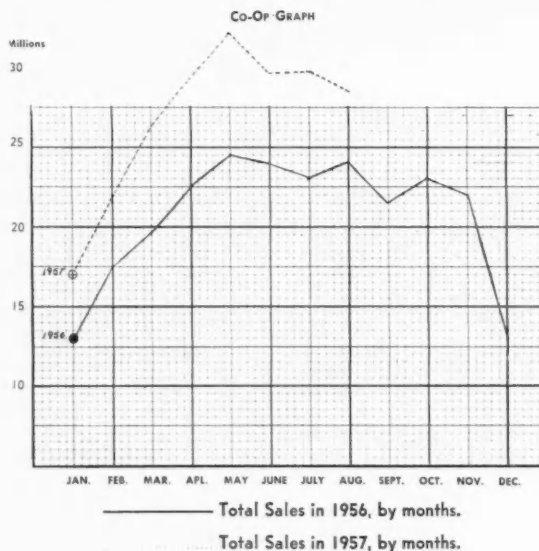
We have to drop right down the list to 23rd before we seen any other changes in the listings. Here Peterborough has notched a one-point rise to climb over Sudbury.

Total sales for the year to date are nearly \$216 million, about thirty million over the same time last year.

Phil Seagrove, better known as "Mr. Co-op", with the comparative review of co-op operations across the country.



Monthly graph shows how this year's co-op sales across Canada now are well above the sales reported last year.



Well-Known Realtor Lauds Association Progress

"As an old timer who has been very interested in the Canadian Association since its birth, I am constantly amazed at its continuing rapid growth and virility.

"C.A.R.E.B. was founded about 15 years ago by Charles Purnell of Hamilton. The founding was due chiefly to the absolute necessity of having a national, Canada-wide, association to speak and represent organized Real Estate at Ottawa.

"Charlie was C.A.R.E.B.'s first President and later its Secretary. Charlie did an excellent job in both capacities and he and his successors have upheld and won respect for the Real Estate profession throughout Canada.

"The Association has just moved into new, attractive, modern, beautifully furnished offices, which it shares with the Ontario Association at 109 Merton Street, Toronto.

"The Association publishes the Canadian Realtor, with a monthly circulation of 8,300, one of the best and most informative and educational trade magazines I have ever had the pleasure of reading.

"The Membership comprises 53 Boards and 7,500 Individuals.

"The Association holds an Annual Conference (this year at Vancouver with an expected attendance of 1,200) and I know of no better or pleasanter way to get to know your country, your fellow Realtors, both French speaking and English speaking, and to improve your business than by attending these annual conferences.

"Only members of the C.A.R.E.B. have the right to use the word "Realtor", a word which represents to the Public a firm which abides by a strict ethical code.

"In 1955 C.A.R.E.B. established the Canadian Institute of Realtors. This

Institute is the only organization which offers to Realtors a designation which has a degree of professionalism attached to it. The Institute conducts, through the University of Toronto, a three-year correspondence course which leads to the designations A.R.I. (Associate Realtors Institute) and F.R.I. (Fellow Realtors Institute).

"Members of the Association have many advantages—financial, educational and otherwise through its affiliation with the National Association of Real Estate Boards.

"The above are just a few of the outstanding features of C.A.R.E.B. Probably the best feature, however, is the opportunity given all Members to take an active part in the Association affairs, conferences, educational courses, etc. The more we put into the Association the more we get out of it. As an old poker playing friend of mine used to say "If you put nothing in the kitty, how the H-L can you expect to get anything out."

—Allen Meredith

Co-Op Statistics - August, 1957

Positions as of August 31st, 1956		Board	Gross Co-Op Sales		Listings		Listings Sold		Population in Thousands
1956	1957		Year to Date	August, 1957	August, 1956	Year to Date	August, 1957	August, 1956	
1	1	Toronto.....	61,118,040	8,012,261	7,189,425	10,699	1,583	1,088	1,300
2	2	Hamilton.....	31,692,919	3,908,150	3,735,922	6,189	772	728	259
3	3	Vancouver.....	27,352,812	3,346,284	3,275,957	7,552	945	758	614
5	5	Ottawa.....	13,773,994	1,799,848	1,332,906	2,889	301	226	220
4	4	Calgary.....	12,416,931	1,921,796	1,503,772	2,863	332	419	200
6	6	Winnipeg.....	12,232,809	1,664,189	1,506,795	3,031	365	388	152
7	7	Montreal.....	10,852,619	1,225,267	557,490	1,557	206	107	390
8	8	Edmonton.....	7,629,830	963,500	822,105	2,446	359	309	1,500
9	9	London.....	5,694,933	725,290	621,509	1,270	151	123	223
12	10	New Westminster.....	5,139,673	864,100	496,003	1,938	291	131	101
11	11	Kitchener.....	4,536,525	686,200	318,300	976	121	92	54
10	12	Victoria.....	4,515,222	874,495	640,518	1,203	144	155	32
19	13	South Peel.....	2,318,964	214,840	105,400	425	52	16	74
15	14	Saskatoon.....	2,294,777	340,750	215,750	744	97	97	115
13	15	Brantford.....	1,734,305	315,050	210,600	470	68	61	70
14	16	Windsor.....	1,559,241	257,350	186,925	346	26	43	50
22	17	Sarnia.....	1,404,246	350,350	80,800	276	34	17	157
30	18	Oshawa-Whitby.....	1,152,450	124,600	23,500	361	104	19	45
19	19	Regina.....	1,125,171	101,900	....	316	22	....	50
16	20	Oakville Trafalgar.....	833,150	82,300	184,150	150	24	26	....
17	21	Orillia.....	781,325	77,025	181,267	272	35	19	10
20	22	Niagara Falls.....	744,800	77,600	80,800	198	8	17	13
18	23	Peterborough.....	654,900	109,750	192,450	268	33	31	50
21	24	Sudbury.....	586,006	29,500	127,900	129	18	38	42
25	25	Guelph and District.....	457,140	53,200	53,450	97	9	10	50
31	26	Kingston.....	438,700	35,150	25,350	82	12	5	32
23	27	Galt Preston Hespler.....	434,740	45,700	71,200	126	9	13	47
33	28	North Bay.....	414,225	72,700	97,500	174	12	19	23
26	29	St. Catharines.....	394,025	54,700	70,900	190	17	32	12
29	30	Welland.....	333,695	100,300	5,000	216	40	15	9
28	31	Sault Ste. Marie.....	313,647	32,000	14,400	42	5	4	6
32	32	Barrie.....	250,650	61,800	....	113	18	....	2
33	33	Chatham.....	223,190	....	....	....	....	....	36
34	34	Central Alberta.....	156,370	48,050	....	88	16	....	15
35	35	Brandon.....	124,000	36,000	....	53	9	....	....
24	36	Corwall and District.....	121,350	9,500	57,600	106	7	9	21
37	37	Nanaimo.....	94,250	5,000	....	61	....	....	40
27	27	Fort William.....	....	....	32,150	....	....	11	....
			215,901,624	28,626,495	24,061,594	47,916	6,175	4,991	2,067

Your PUBLIC RELATIONS:

Newsy Adverts Part Of Board's P.-R. Campaign

Telling The Board's Story

Last month's article dealt with publicity—the **earning** of press space through release of timely news items relating to your board.

This month, the subject is advertising—the use of space which is bought and paid for.

An unusually interesting and readable campaign will be discussed, a program initiated by the Ottawa Real Estate Board.

It goes beyond the usual types of display and classified advertising associated with co-op (both of which are used with great skill by the Ottawa Board), and builds a reputation for realtors as men keenly aware of their business climate and the effect that changing trends may have on it.



LOOKING FOR AN EFFECTIVE ADVERTISING MEDIUM IN ALBERTA?

Sell the BIG ALBERTA MARKET... through the Edmonton Journal CLASSIFIED SECTION. The constantly growing volume of British Columbia and Saskatchewan advertisers reflects the real power of Journal Want Ads in selling business and commercial property in Western Canada. Advertise where Alberta investors look... the Classified Section of The Journal.

THE EDMONTON JOURNAL

One of the eight Southam Newspapers

Each week, the Ottawa Board inserts a one-column wide, three-to-five-inch high news note, paid for at regular contract space rates, in the local papers. Here are four examples:

Number one comments on the rapid growth of the city of Ottawa:

City Expands One Mile Yearly

Ottawa's post-war population is expanding at the rate of approximately 5,000 yearly according to census figures. Interpreting the population growth in area, it means that the city's growing pains are adding about one square mile of inhabited land each year.

At this rate of growth, the capital's population projection should be about 375,000 by 1977... and the built-up areas stretch to Highway 15 on the west, Green's Creek on the east end, and Albion Road on the south.

The next example is an advertisement which emphasises the importance of the real estate business by pointing to the volume of sales in recent months:

Real Estate Still Major Industry

Figures taken in 1957's first Quarter real estate activities in Ottawa indicate it is still one of the city's major industries. The sale of new and existing homes, land, and businesses in the first three months remains steady and amounts to \$16,000,000 according to registry records.

Main effect of the tight money policy implemented last year has been to curtail 1957 residential building operations. New residential construction starts for the first Quarter were only one-third of the same period in 1956, there being 153 dwellings started this year as against 456 for the same period in 1956. CMHC insured loans for the Ottawa district are running about 60 per cent of last year's total.

The second Quarter of 1957 may reflect more accurately the tight money policy begun last year.

The way in which Canadian house styles have changed in the last three

decades is brought to the public's attention by this advertisement:

Canadian House Styles Change Each Decade

A famous architect recently noticed that the styles of Canadian homes appear to reflect the economic and social trends of the era. In the current decade, for instance, the split-level home has appeared in response to a demand for larger living area needed by today's growing family.

The middle 1940's saw the advent of the ranch house bungalow reflecting the wartime prosperity of the nation.

Back in the decade of the early 30's, the average family, faced with reduced income resulting from the depression of '29, beat costs by building the compact, storey-and-a-half, Cape Cod Colonial.

In 1920 with money quite plentiful, the vogue was the huge Elizabethan type three-storey home which, in view of the high labor and material cost today, would now be considered uneconomical to build.

With Canadian families growing larger, the 1960's may see the emergence of contemporary style homes with a still larger living area than the split-levels and ranch houses of today.

In lighter vein, this fourth example of the "institutional" advertising program carried on by the Ottawa Real Estate Board shows how women may soon invade the homebuilding trades:

Female Bricklayers May Soon Invade House Building Field

Women carpenters and bricklayers may appear in the nation's home building industry which is expected to boom again in the early 1960's.

According to statistics, Canada's population has shot up over 15 per cent in the last five years, and by 1965 half of the nation's manpower increase will be women. Simultaneous to female increase will be a corresponding decrease in the male population, and the 24-34 age male group will be most affected.

Apprentices training for the home building industry are now barely keeping up with labor needs so that by 1965 Ottawa's envisaged trade school may be turning out lady bricklayers and painters.

Each of these items bears the signature "This information is a public service supplied through the courtesy of the Ottawa Real Estate Board (established since 1921)."

Does use of the Ottawa Board's series of reader ads present an opportunity for your own board? Why not bring the proposal to the attention of the local secretary, for discussion at the next directors' meeting?

COAST-TO-COAST

News Briefs from Vancouver

The Multiple Listing Service of the Vancouver Real Estate Board continued to set new sales marks through the month of August when \$3,346,284 worth of residential and commercial sales were completed through the service.

A total of 283 individual sales were made during the month, the eighth straight in which Vancouver's M.L.S. sales eclipsed those for the same month in 1956. August sales last year were \$3,275,957.

Currently trailing in a sales battle with the Hamilton Co-operative Listing Service, the Vancouverites closed the gap slightly with the new mark, ringing up a total for the year to date of \$27,352,812. Hamilton has \$31,692,919. The "football match" ends September 30th with the winners to be presented with the Challenge Trophy at the C.A.R.E.B. convention in Vancouver this October.

An Honorary Life Membership in the Vancouver Real Estate Board was bestowed upon Mr. J. C. McPherson by President Gordon H. MacKenzie at a well-attended monthly meeting in the Hotel Georgia Ballroom Tuesday.

President of the V.R.E.B. in 1930, Mr. McPherson was formerly with Pemberton Realty Co. Ltd. and is a veteran of almost 50 years in real estate in Greater Vancouver.

Jack Kelly, chairman of the Convention Committee for the Canadian Association of Real Estate Boards annual conference to be held here October 19 to 24, reported to the membership on the progress of plans for the gathering which will draw Realtors from all over Canada to this city.

A total of 543 registrations have already been received he noted, and it appears that the convention will be the largest ever held by C.A.R.E.B.

Also reporting on plans for a convention was Herbert R. Fullerton, president of the B.C. Association of Real Estate Boards who will stage their annual convention October 19 to coincide with the national convention. Advance registration is good, he noted, and an excellent program has been lined up. Hotel Vancouver will be headquarters for both conventions.

Seven new members have been admitted to the Vancouver Real Estate Board, it was announced August 30. Acceptance of the firms brings to 26 the number of new members joining the Board during July and August of this year.

Accepted as Active Members were Helen M. Lancaster of Helen Lancaster Agency, Wilfred I. Lemke Realty, James I. McHattie of McHattie Realty, Leon I. Wolloshyn of Reliance Realty and Daniel O. Dirks of Allan-Dirks Realty, all of Vancouver, and Aubrey R. Baker of A. R. Baker Realty, West Vancouver.

Accepted as an Associate Member of the Board was F. W. Sheppard of Sheppard & McIntosh Ltd., New Westminster.

Blane, Fullerton & White LIMITED

Realtors, Financial Agents
Insurance Managers

Business established 1926

517 Hamilton St., Vancouver, B.C.

Ottawa Board's Float is Parade Winner



The Winning Float: The Ottawa Real Estate Board's Advertising and Publicity Committee sponsored a float in this year's annual Central Canada Exhibition parade. Result—the Board's float won. The theme as shown depicts Champlain looking over the skyline of twentieth century Ottawa. The tableau is in keeping with the theme of industrial development for Canada's capital and Eastern Ontario. In the background the Board crest overshadows two local Ottawa beauties. It is estimated that 50,000 people saw the float along the parade route and another untold number witnessed it on T.V. The above picture was taken early before the grandstand filled.

COVER PHOTO

For several years the CAREB, OAREB and CIR offices have been sharing space in the Toronto Real Estate Board premises at 1883 Yonge Street. While this arrangement was satisfactory, the time came when there was no further room to expand, and on August 18th, the Associations moved their offices to new and spacious quarters on Merton Street, a few blocks from their previous location.

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New Books for Realtors

City Planning Explained

Real Estate and City Planning, By Richard L. Nelson and Frederick T. Aschman, Prentice-Hall, about \$10.

This is a major contribution to the field of Real Estate literature which gives a complete, step-by-step coverage of city planning, showing how the city plan vitally affects property values, land use, daily business profits and the entire real estate market.

Its authors are experts in their fields. **Richard Nelson** is a real estate economist who is president of Real Estate Research Corporation, the largest organization of its kind in the U.S.A. dealing with market value appraisals, showing center analyses, locational problem, and economic studies in urban renewal. He is a member of the American Institute of Real Estate Appraisers, Institute of Real Estate Management and Society of Real Estate Counselors.

Frederick Aschman is a consultant with a national practice in urban planning and development and is a former executive director of the Chicago Plan Commission. He has directed or served as a consultant to many public agencies and private firms engaged in urban planning development, and slum clearance and neighborhood conservation. He is a lecturer in city and regional planning at Northwestern University.

With sparkling insight into the changing city, this book discusses the causes of real estate appreciation and decline. Here are the planning techniques, their forms and objectives, with detailed examples of the procedures that have been used in the past.

There's a comprehensive coverage of zoning regulations, subdivision development and traffic problems. There are chapters on how and why specialized centres like warehousing and business districts, shopping and industrial centres, develop and grow, or wither and decay.

With so many Canadian cities embarked on city plans and complicated zoning measures, the chapters on zoning alone make the book invaluable to Canadian realtors. It contains a thousand and one ideas that can be used in the everyday business of a Realtor, whether he buy, sell or invest in property.

Guide to Forms in Common Use

Handbook of Real Estate Forms, by E. J. Friedman, 440pp, about \$8.50.

This is a comprehensive collection of ready-to-use and legally sound forms covering transactions relating to real property.

The book is organized to consist of (1) a brief guide to the legal principles involved. (2) the legal principles in detail. (3) the forms themselves. (4) clauses showing variations.

The editor has analyzed hundreds of legal cases to determine the weak spots in real estate forms. The forms included in this volume have been edited carefully to avoid any such weaknesses. Thousands of real estate offices as well as law firms, finance companies and land developers were asked what forms they would like to see in the book, and submitted the forms they were currently using.

You'll find in this collection forms for every type of transaction . . . including ones to cover the latest trends in real estate operations, forms regarding shopping centres, land development and subdividing.

EVERYBODY

reads the

Spectator

There are more Spectators sold in Hamilton DAILY than there are homes in the city.

FOR COMPLETE COVERAGE
AND QUICK ADVERTISING
RESULTS

use

**SPECTATOR
WANT ADS**

Serving one of Canada's fastest
growing areas

THE HAMILTON SPECTATOR

Est. 1846 Hamilton, Ontario

Tankoos Yarmon to Build Oil Company Head Office

Negotiations for the construction and leasing of a new two-and-a-half storey building in the northwest section of Edmonton to house the Alberta production operations of The California Standard Company have been completed between the Company and Tankoos Yarmon Ltd., it was announced early in the month.

"Work has already commenced on this building and it will be ready for occupancy before the end of the year," Elliott N. Yarmon, president of the realty investment organization, stated.

Modern in Design

The structure of contemporary design, is being built on some seven acres of land at 118th Avenue and 145th Street in Edmonton. Containing 21,000 square feet, it has been specially designed to meet the specialized requirements of an oil production operation. In addition to the office space, storage facilities for equipment required by the oil company as well as ample parking space, have been incorporated in the over-all project.

Approximately \$2,500,000 is involved in the construction of the building and in rents from the oil company which has leased the building from Tankoos Yarmon Ltd., on a long-term basis.

"This transaction, involving the construction and leasing for an extended period of the building to The California Standard Company, is an example of an ever growing trend in industry toward sale and lease-back financing of additional facilities to expand their operations", Mr. Yarmon pointed out.

Coast-to-Coast Operations

"During the past two years, we have completed similar transactions with other large Canadian corporations operating in various fields from coast-to-coast," Mr. Yarmon added. "These include such firms as Canadian Petrofina, Computing Devices of Canada, Underwood and the Bank of Montreal."

Tankoos Yarmon Limited was established three years ago as a realty investment organization, specializing in the investment of United States capital in Canada on a long-term basis. During the past two years, the firm has invested more than \$35 million in various Canadian cities.

Controlled Climate?

Homes of the Future Will be Plastic Prefabs

A house of revolutionary design which would include a substantial proportion of plastic items as well as other new materials may bring purchase of a new home within reach of Canada's lower-income groups—but it may take some years.

Reducing Home Costs

Government and industrial leaders have been studying the problem of reducing the cost of new homes for several years past. But among seemingly insurmountable obstacles to substantial reduction in costs have been soaring land prices and rising labor and material costs. Now it seems that most have come to the conclusion that about the only apparent way to cut prices is to revolutionize design, develop new materials and standardize construction.

Some of the thinking in industry and government circles was revealed recently in Toronto to members of the Specification Writers Association by A. R. Craig, president of the Building Centre.

He said that Stewart Bates, president of Central Mortgage & Housing Corp., and Sam Gitterman, also of CMHC, had travelled extensively in Canada and the U.S. investigating the problem and encouraging research into new fields.

Chemical Industry Experiments

The chemical industries have been experimenting for some time, and perhaps the greatest contribution in the field of new and revolutionary products has been in the plastics division, which has already found a big and steadily growing market for some 50 methods of using plastics in today's buildings.

"While traditional materials are certain to continue to play a large part in home building, plastics open up undreamed-of possibilities and a lot of changes are going to happen faster than we might think," he said.

He thought the only way to reduce building costs was to encourage research, standardize and adapt a modular system, and encourage mass production methods of units prefabricated in the factory.

A Peek at the Future

The plastic industries have prepared a possible progress chart, outlining how fast plastics may find wide commercial acceptance, and use in home building. Here is how it goes:

—1958. Partition panels—standardized, movable, with integral finish. Now used in commercial buildings, especially prefabricated, two years from now.

—1959. Whole walls (non-load bearing), plumbing fixtures, roof panels. The plastic wall and roof panels will be a unit embodying interior and exterior finish.

—1960. Complete windows; pre-wired, prefinished, insulated, ceiling panels.

—1961. Complete bath assemblies with pipes and fixtures molded in wall. The molded bathroom with plastic piping will come in two pieces that nest together for shipment.

—1962. Complete mechanical cores that can be traded-in like autos. Structural plastics will make it possible to assemble primarily metal equipment in one unit.

—1963. Full floor units incorporating ducts and wiring. Finish floor on top, finish ceiling on bottom will be strong enough for heavy use on 4 ft. centres.

—1964. Unitized kitchens whose components can be traded in.

—1965. Whole house in packaged room units.

—1966. Plastics will make possible solar heat and power in many regions. Collecting mats of plastic for storing sun's energy mechanically or electrically will come on the market.

—1967. Stabilized soil housing. Roofing held by inflated plastic tubes. Vacation housing, temporary and military housing will be made of plastic and earth mixed at site.

—1968. Plastic domes to cover the total living unit, including garden. Under domes people may live in controlled climates with "outdoor" living all year round.

Power Unit

The future house may also have a power unit—which will be the cen-

tral unit—in which will be housed the plumbing, the disposal unit, the kitchen and bathroom, a self-contained heating and lighting unit (probably an atomic device) and a radio, television and telephone.

To this unit will be added or coupled living and bedroom units—all of them made to a module which will allow each individual unit to be changed for a new model.

There is no reason whatever why plastics should be the only material used in the shell of the future house, but manufacturers of other materials will have to be on their toes and keep abreast of the times.

The builder's role will change. There will come a time when building materials will be sold to fabricators and the work on the site will be a matter of hours.

Honor Prominent Leader

Louis J. Glickman, head of the Glickman Corporation, a realty investment and management firm at 565 Fifth Avenue, New York City, will be honored at a dinner in October sponsored by friends of Brandeis University in the real estate business.

Erwin Wolfson, chairman of the board of the Diesel Construction Company, New York, will head the dinner committee. More than 300 leaders in the real estate and allied industries will attend the October 30 program in the Sert Room of the Waldorf-Astoria.

Active For Thirty Years

Mr. Glickman, whose business career includes participation in more than a half-billion dollars worth of real estate transactions, recently announced plans for a 44-storey skyscraper on the present site of New York's Carnegie Hall.

His real estate holdings in Toronto include the 12-story Knight Building and the 16-story Northern Ontario Building, both on Bay Street, the city's financial and insurance street.

A founder of the Albert Einstein School of Medicine, Mr. Glickman is also treasurer and vice-president of Realty Foundation of New York; trustee of Karen Horney Clinic, Yeshiva University, and the Washington Heights Y.M.H.A., and vice-president of the Urban League. His benefactions have included Brandeis University, the Cerebral Palsy Association, the United Jewish Appeal, and the United Epilepsy Association.

OPPOSITE SIDES OF THE TRACKS

(Continued from page 4)

Riviere and Ste Foy residents within their own borders, and features certain aspects of each community.

Two main line railroads separate Petite Riviere from Ste Foy. The topography, and quite different patterns that development has followed on opposite sides of the tracks have created a wide margin in the value of comparable residential building lots: from \$0.10 at Petite Riviere to \$0.30 at Ste Foy. It is this margin mostly which accounts for a further result: when appraising one given amount of money's worth of similar single family housing at Petite Riviere and Ste Foy we obtain values per livable sq. ft. including land of \$9.70 and \$11.40 respectively. The difference of \$1.70 per sq. ft. of livable floor space in the house represents the current impact on the value of our two comparable residences of the two adjoining towns' different characteristics and environment. Acquisition during the last 5 years of 2,290 properties at Ste Foy, against 399 at Petite Riviere, indicates a discriminating awareness as regards location and a willingness to pay the higher price for quality, even at the sacrifice of quantity.

TABLE II

	Petite Riviere	Ste Foy
Present Population	1,614	18,000
Increase during last 5 years	800	12,800
Home Owners	600	2,790
Increase during last 5 years	399	2,290
Surface in sq. miles	3.1	13.4
Miles of paving	5	44
Increase during last 5 years	2.2	34
Sewers	212 acres serviced	50 miles
Increase during last 5 years	212 acres serviced	42 miles
Property assessment for taxes	\$ 5,322,500	\$42,000,000
Increase during last 5 years	\$ 3,569,087	\$37,600,000
Funded debt	\$ 824,093	\$ 7,800,000
Increase during last 5 years	\$ 765,333	\$ 6,800,000
Industries	27	0
Increase during last 5 years	6	0
Commercial Establishments	11	44
Increase during last 5 years	10	34
Supermarkets	0	2
Schools	2	11
Increase during last 5 years	2	8
Hospitals	0	2
Churches	0	3
Parks	0	1
Cinemas, Amusement and Sporting Establishments	0	0

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CANADIAN ASSOCIATION OF REAL ESTATE BOARDS

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J. A. Burniston Realty, 827 - 17th Ave. W., J. A. Burniston.
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South Calgary Real Estate, 2037 - 28th St. S.W., H. A. Payne.
Gwen Southard Real Estate, 201 - 1134 - 8th Ave. W., Gwen Southard.
Sterling Real Estate, 1807 - 14a St. S.W., Fred Smith.
Stewart, Green & Co., 601 - 1st St. W., A. H. Stewart.
Swift Agencies, 608 - 1st Ave. N.E., L. P. Todd.
Art Sullivan Homes, 910 - Centre St., Art Sullivan.
H. Darrol Tarves, 511 - 17th Ave. W., H. Darrol Tarves.
Ernie Thygesen, Realtor, 505 Leeson - Lineham Block, Ernie Thygesen.
Tigner Agencies, 5538 - 3rd St. S. W., Art Tigner.
Todd Realty Ltd., 223 - 7th Ave. E., L. P. Todd.
Toole, Peet & Co. Ltd., 809 - 2nd St. W., Archer Toole.
Topley & Sanders, 1008 - 8th Ave. W., C. Elmer Sanders.
Toronto General Trusts Corp., 315 - 8th Ave. W., Howard Church.
Trans Canada Realty, 105 - 16th Ave. N.W., Paul Hanson.
W. J. Trigg Realty, 123 - 12th Ave. E., W. J. Trigg.
V. M. H. Realty, No. 8 Parkdale Crescent, A. Lee.
L. E. Wade, Realtor, 417 - 16th Ave. N.W., L. E. Wade.
Wells & Perkins, 1538 - 17th Ave. W., A. M. Stickney.
Western Homes, 353 - 11th Ave. S.W., A. L. Knight.
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Blair Realty & Insurance Co. Ltd.,
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L. W. Puffer.

Robertson-Wiseman Agencies,
4936 - 51st St., Red Deer, E. R. Wiseman.

R. J. Rollis & Co. Ltd., 5007 Gaetz Ave.,
Red Deer, R. J. Rollis.

Swainson-Lundie Agencies Ltd.,
4914 Gaetz Ave., Red Deer, Art. Lundie.

EDMONTON

Acton Agencies, 10215 - 100th St.,
Dan Proniuk.

Administration and Trust Company,
301 Insurance Bldg., 10127 - 102nd St.,
C. Haugen.

Alba Real Estate Ltd.,
206 Qu'Appelle Bldg., C. E. (Red) Rolls.

Alberta North Agencies,
10654 - 82nd Ave., Ivan Casey.

Allied Realities Ltd., 9342 - 118th Ave.,
T. W. Romank.

Alloway Agencies, 9 - 11 Benson Block,
F. E. Alloway.

Atlas Real Estate, 8532 Jasper Ave.,
John A. Singer.

Ayerst & Co. Ltd., 401A-10041 - 102nd St.,
(Mrs.) Frances E. Ayerst.

Ball Brothers, 202 Christie Grant Bldg.,
Darrel A. Ball.

Ballash & Co. Ltd., 14 Merrick Bldg.,
10344 Jasper Ave., F. T. Ballash.

Baragar & Co. Ltd., P.B., 417 Empire Bldg.,
P. B. Baragar.

Building Management Limited,
108 Commercial Bldg., Alvin E. Bryant.

Burton Real Estate & Insurance,
10004 Jasper Ave., 39 - 39A Gariepy Bldg.,
G. P. Fedorak.

Bushe & Sons, Seymour E.,
103 LaFleche Bldg., J. H. (Hank) Schuller.

Canada Permanent Trust Company, The,
10126 - 100th St., R. W. Peters.

Carr & Co., Charles B., 306 C.P.R. Bldg.,
Charles B. Carr.

Carruthers Agencies Ltd.,
10910 - 97th St., Lorne S. Carruthers.

Croteau, Robert, 102 Northgate Bldg.,
10049 Jasper Ave., Robert Croteau.

Cummings Agencies, 6520 - 118th Ave.,
Mark W. Cummings.

Cunningham Agencies, C. V.,
11222 - 71st Ave., C. V. Cunningham.

Custom Homes (Edmonton) Ltd.,
9959 Whyte Ave., Don H. Helmers.

Edmonton Land Co. Ltd.,
1 MacDougall Court, 10062 - 100th St.,
J. W. Sherwin.

Esaiw Agency, Pohn, 10122 - 100A St.,
John Esaiw.

Evans & Company Limited, H.M.E.,
C.P.R. Bldg., H. F. LeMasurier.

Fraser Real Estate, 12406 - 118th Ave.,
William Fraser.

Greene & Millar, 200 Tegler Bldg.,
B. E. Greene.

Hanna Real Estate & Insurance,
308 Agency Bldg., J. Ernest Hanna.

Hawkeye Investments Ltd.,
9616 - 101A Ave., Wm. Hawkeye.

Hawrysh Agency, 10356 - 101st St.,
Edward J. Shaske.

Herring & Company Limited,
10529 Jasper Ave., Percy Herring.

Hickey Real Estate, J., 10809A - 124th St.,
J. Hickey.

Hooson Co., The, 8114 - 104th St.,
Dale Manley.

Huron & Erie Mortgage Corporation,
10050 - 101st St., Clarke Charde.

Imperial Real Estate Ltd.,
10622 Jasper Ave., J. C. Young.

Keeley Agencies, 10636 - 82nd Ave.,
William M. Keeley.

Kellough & Haliburton Ltd.,
12062 Jasper Ave., George A. Brandle.

Kozub & Chahley Agency,
10718 - 97th St., Nick P. Kozub.

Lawrie Investment Agencies,
310 Agency Bldg., S. T. Lawrie.

Leah Agencies, 110 Baltzan Bldg.,
10156 - 101st St., Herbert Leah.

Limoges Real Estate & Insurance,
12722 - 127th St., R. Limoges.

Locators Ltd., The, 8611 - 109th St.,
R. C. Legge.

MacGregor Real Estate, 11120 - 97th St.,
William Burgess MacGregor.

Maclean Realty Company,
10110 - 107th St., Charles Simmonds.

Macrae Ltd., Alex. S., 10122 - 100A St.,
Alex S. Macrae.

Manufacturer's Life (Mtge. Dept.),
105 Barry Bldg., H. A. Scott.

Matheson & Co., A. M., 309 Agency Bldg.,
A. M. Matheson.

Mayfair Real Estate, 9576 - 111th Ave.,
Al. Mahlin.

Melton Real Estate Edmonton Ltd.,
10154 - 103rd St., S. M. Beckhuson.

Milton Martin, H., 721 Tegler Bldg.,
H. Milton Martin.

Molstad and Company Limited,
101 Insurance Bldg., Howard L. Molstad.

Monarch Investment Agencies
(Edmonton) Ltd., 10187 - 99th St.,
Ralph E. J. Lineger.

Montreal Trust Company,
10185 - 102nd St., L. W. Sadler.

Mutual Realty Co., 10844 - 95th St.,
L. Lorieau.

McAfee Realty, 10834 - 124th St.,
S. Gordon McAfee.

McBeth Agencies Limited,
10507 Whyte Ave., Norman McBeth.

McCuthcheon & Co. Ltd., J. C.,
11723 Jasper Ave., Jack C. McCuthcheon.

National Trust Co. Ltd.,
10071 Jasper Ave., John T. Gibson.

Osborne Real Estate Limited,
14915 Stony Plain Rd., Robert Osborne.

Pacific Real Estate, 9620 - 102nd Ave.,
William Woyewidka.

Page Real Estate, 10046 - 101st St.,
Crown Bldg., Floyd L. Page.

Palmer & Wilson Agencies,
12 Bradburn-Thomson Bldg., R. C. Palmer.

Peace River Real Estate,
10615 - 83rd Ave., F. A. Ferguson.

Perry Ltd., Don, 727 Tegler Bldg.,
Donald S. Perry.

Prairie Agencies Limited,
10014 - 102A Ave., 108 Krozelle Bldg.,
Finn W. Jacobsen.

Prudential Trust Co. Ltd.,
10175 - 100A St., A. A. Portfors.

Rault Real Estate and Insurance,
8815B - 92nd St., George Rault.

Reid Real Estate Co., Don,
11641A Jasper Ave., Don Reid.

Reierson Agencies,
207 Christie Grant Bldg.,
William Reierson.

Ridge Real Estate Limited,
205 Petroleum Bldg., Don Fraser.

Royal Trust Co., The, 10039 Jasper Ave.,
Alexander Barr.

Sayko Real Estate, Peter,
11023 - 127th St., Peter B. Sayko.

Shell Real Estate, 10012 - 82nd Ave.,
N. Pilip.

Sladden's Ltd., 10175 - 99th St.,
Bert Sladden.

Spencer & Grierson Ltd.,
10517 Jasper Ave., Donald M. Spencer.

Standard Agencies Real Estate Ltd.,
10553A - 97th St., John Liteplo.

Star Agencies Ltd., 9931 - 82nd Ave.,
Alec J. Kurylo.

Sun Life Assurance Company of
Canada, 207 Empire Bldg.,
Donald T. Goodwin.

Sydie, Sutherland & Driscoll Ltd.,
10023 - 103rd St., W. McDonough.

Toronto General Trusts Corp., The,
10040 - 101A Ave., A. J. J. Lacey.

Trading Post Investments Ltd.,
9354 - 118th Ave., Garfield Hardie.

Trans-Canada Mortgage Brokers Ltd.,
10128 - 103rd St., Clifford J. Hope.

Treasure's Ltd., 14225 - 102nd Ave.,
Ralph Treasure.

Trotter McIntyre Kellough Ltd.,
10009 - 101A Ave., Homer R. Kellough.

Vancouver Agencies, 9919A - 109th St.,
Sam Lopka.

Walker & Co., Harry, 10114 - 149th St.,
Harry Walker.

Weber Bros. Agencies Limited,
10013 - 101A Ave., J. A. Weber.

Wharry Real Estate, G., 8933 - 82nd Ave.,
George Grant Wharry.

Wildman & Company Ltd.,
Grd. Flr. C.P.R. Bldg., C. E. B. Wildman.

Wilkin Limited, W. L.,
502 Imperial Bank Bldg., W. L. Wilkin.

Winterburn & Son, L., 410 Agency Bldg.,
10057 Jasper Ave., J. Norman Winterburn.

LETHBRIDGE

British Canadian Trust Co.,
B.C. Trust Bldg.

Galt Real Estate Co.,
Capital Furniture Bldg.

Lethbridge Housing Centre,
1017 Mayor Magrath Dr.

B. J. Merchant, Metcalfe Bldg.

Merrill Agencies Ltd., 1269 - 6th Ave. S.

Perkinson, McKague & Co.,
407 Mayor Magrath Dr.

Preferred Realty Co., 303 Harris Bldg.

Reliance Agencies, 714 - 3rd Ave. S.

William Rhynas Agencies,
Cor. 4th Ave & 5th St. S.

Roy & Carr, Roxy Theatre Building.

Henry Schwartz & Sons, 415 - 3rd Ave. S.

INDIVIDUAL

CARBON: Stanley F. Torrance.

DAYSLAND: Victor Baich.

DELBURNE: Delburne Agencies.

DIDSBURY:
Reiber Brothers Real Estate & Insurance.

DRUMHELLER:
MacKay Agencies, John A. McKay.

GRAND PRAIRIE: Pratt & Murray.

LACOMBE: McKinley & Trane, L. W. Puffer.

PEACE RIVER:
H. B. Urquhart Agencies Ltd.

SEXSMITH: C. R. Gathercole.

VEGREVILLE: The Vegreville Land Co.

VULCAN: J. L. Findlay.

BRITISH COLUMBIA

KAMLOOPS

R. H. Carson Ltd., 319 Victoria St.
Frontier & Brennan, 288 - 4th Ave.
George H. Greer Ltd., 402 Victoria St.
Kamloops Agencies Ltd., 237 Victoria St.
J. R. Pyper Ltd., 275 Third Ave.
Scott Realty Co., 160 Third Ave.
George C. Hay Ltd., 418 Victoria St.
Hall & Pruden, 228 Third Ave.
W. Colquhoun Mortgage Investments Ltd., 164 - 4th Ave.

KOOTENAY

C. W. Appleyard & Co. Ltd., Nelson, C. W. Appleyard.
C. D. Blackwood Agency, Nelson, Dudley E. Bennett.
Gordon D. Bowker, Kaslo.
Cranbrook Agencies Ltd., Cranbrook, Maurice G. Klinkhamer.
Falkins Agencies Ltd., Cranbrook, Joseph H. Johnston.
E. A. Fowle & Son, Creston, B. A. Fowle.
F. W. Holmes, Kimberley.
William Kalyniuk Agencies, Nelson, William Kalyniuk.
McHardy Agencies Ltd., Nelson, M. B. Ryalls.
Herb Peacock, 532 Ward St., Nelson.
P. E. Poulin, 582 Ward St., Nelson.
Robertson, Hilliard & Cattell, Nelson, Allan K. McAdams.
T. D. Rosling & Son Ltd., Nelson, T. D. Rosling.
Rossland Realty, Rossland, Gaston W. Hertig.
Waldie Agencies Ltd., Trail, Andrew R. Waldie.
H. N. Wiebe, Grand Forks.
Aubrey L. Young, Invermere.

NANAIMO

A. Armstrong Realty Ltd., 189 Commercial St., W. A. Armstrong.
Bastion Realty, 133 Bastion St., K. T. Guest.
Evans Finlayson Ltd., 565 Terminal Ave., H. J. W. Evans.
Leo F. LePas & Sons, 324 Wallace St., T. LePas.
McLennan & Lenhart Agencies Ltd., 81 Victoria Cres., C. Lenart.
Nanaimo Properties Ltd., 6 Church St., S. Ford.
Nanaimo Realty Co., 17 Church St., F. J. Ney.
H. A. Roberts (Nanaimo) Ltd., 153 Commercial St., M. G. Zorkin.
Townsite Realty Ltd., 71 Front St., J. Plecas.
Vancouver Island Realty Ltd., 71 Victoria Cres., P. G. Shea.
Hugh Wilson Co. Ltd., 73 Victoria Cres., W. Luhtala.
Chris Wright & Co., 135 Bastion St., C. Wright.
Miner & Pringle Ltd., 1st Avenue, Ladysmith, B.C., C. Miner.

NEW WESTMINSTER

James R. Agar Agency, 50-6th St., G. O. Knight.

T. H. Barbaree Real Estate, 213 Columbia St., E. Barbaree.
A. W. Bell Real Estate, 28-6th St., A. W. Bell.
Tom Binnie, 13527 Trans Canada Hwy., N. Surrey, Tom Binnie.
J. K. Cooper, 420 Columbia St., J. K. Cooper.
Coquitlam Realty, 2462 Shaughnessy St., Port Coquitlam, B.C., R. D. Boud.
F. H. Coulthard Ltd., 35-6th St., F. H. Coulthard.
Dalglish Real Estate, 45-6th St., R. Dalglish.
Norm D'Arcy, 41-6th St., N. D'Arcy.
W. E. Dempsey Ltd., 26 Lorne St., W. Dempsey.
Devon Realty Ltd., 551 - 6th St., K. Williamson.
Walter R. Dey Real Estate, 410A 6th St., W. R. Dey.
Dorgan's Real Estate, 708 Carleton St., P. Dorgan.
Edmonds Realty, 845 Edmonds St., N. Moroz.
Ferguson Realty, 318 Columbia St., E. Ferguson.
Finlay Realty, 527 Clark Rd., Mrs. U. Finlay.
J. H. Gibbs Ltd., 530-6th St., J. Gibbs.
Hilltop Agencies, 924-12th St., E. O. LaFleur.
C. Lee (Mutual Life), 604 Columbia St., C. Lee.
James H. McCullough, Box 350, Port Moody, J. McCullough.
K. C. McGowan Real Estate, 20-6th St., R. W. Lamb.
Alfred W. McLeod Ltd., 713 Columbia St., K. Gerow.
Angus Mackay Realty, 2745 Kingsway Vancouver, A. Mackay.
Ewen Mackay & Co. Ltd., 548 Columbia St., E. Mackay.
S. F. Mark Ltd., 741 Columbia St., S. F. Mark.
R. H. Nicholls Ltd., 34 - 6th St., R. H. Nicholls.
Northern Estate Advisers, 1319 Edmon St., B. Jones.
Parry Agencies, 774 Columbia St., I. Parry.
W. P. Philips Real Estate, 713 Columbia St., Fred Philips.
G. Basil Raikes, 774 Columbia St., G. B. Raikes.
K. K. Reid Real Estate, 740 Columbia St., K. Reid.
Royal City Realty, 44 - 4th St., E. H. Fisher.
Sapperton Realty Ltd., 474 E Columbia St., L. Sigurdson.
Sheppard & McIntosh, 713 Columbia St., F. Sheppard.
J. G. Steinbach Real Estate, 408 Columbia St., J. G. Steinbach.
J. H. Stokes Real Estate, 47 - 6th St., Mrs. H. Stokes.
12th St. Realty, 823 - 12th St., H. McKnight.
L. J. Vogel Real Estate, 630 - 12th St., L. Vogel.
West End Real Estate, 606 - 12th St., G. Riddler.
Westminster Realty, 521 Columbia St., Wm. Paul.
Wolstencroft Agencies, 330 Columbia St., S. Jones.

PRINCE RUPERT

H. G. Helgeson Ltd., 612 - 3rd Ave. W.
S. D. Johnston Co. Ltd., Box 39.
R. E. Mortimer, P.O. Box 203.
G. P. Tinker & Co. Ltd., P.O. Box 508.
T. "Norton" Yongs, P.O. Box 272.

SURREY

L. Adams Real Estate, Crescent Beach.
J. K. Cooper Real Estate, 10633 Trans Can. Hwy., Whalley.
Crescent Beach Real Estate & Insc., Crescent Beach.
Fleetwood Realty, 15903 Trans Can. Hwy.
Hilltop Agencies Ltd., 10367 Trans Can. Hwy., Whalley.
Hugh & McKinnon Ltd., 5678 Pacific Hwy., Cloverdale.
Hunter Realty Ltd., 10713 Tran Can. Hwy., Whalley.
Jeffs Agencies Ltd., 13485 Trans Can. Hwy., Whalley.
Johnston Heights Realty, 15272 Trans Can. Hwy., R.R. 5 N. Surrey.
Junction Realty Ltd., 13668 Trans Can. Hwy., R.R. 14 N. Surrey.
Lex Realty, 1191 Johnston Rd., White Rock, B.C.
Ron Macnaughton Real Estate & Insc. Ltd., 13593 Trans Can. Hwy., Whalley.
J. P. Mitchell Real Estate & Insc., 14961 Washington Ave., White Rock.
Monjo Realty Ltd., 10633 Trans Can. Hwy., Whalley.
Rothnie Realty, Newton Rd., Newton.
L. K. Sully & Co. Ltd., Box 81, Whalley.
L. K. Sully & Co. (White Rock) Ltd., 14933 Washington Ave., White Rock.
L. K. Sully & Co., 5683 Pacific Hwy., Cloverdale.
Whalley Realty Co., 13538 Trans Can. Hwy., Whalley.

VANCOUVER

R. L. Acton Realty, 1461 Kingsway, R. L. Acton.
Allin & Osborn Realty Ltd., 2009 West 41st Ave., Melville L. Allin.
Allistone & Cunningham, 630 Howe St., E. Allistone.
Percy H. Allman Ltd., 2191 West Broadway, Percy H. Allman.
E. A. Alm Ltd., 1804 W. Broadway, Edwin A. Alm.
Alpha Agencies Ltd., 1585 West Georgia, J. T. Auld.
D. P. Ames & Co., 744 West Hastings, D. A. Ames.
Archer's Ltd., 774 Denman St., R. G. Patterson.
Armstrong & Laing Ltd., 1829 West Broadway, James T. Armstrong.
Arnold & Woods Estates Ltd., 4003 East Hastings St., Roy E. Arnold.
Atherton Realty Co. Ltd., 4004 Cambie St., J. K. Laverick.
A. E. Austin & Co. Ltd., 629 Hornby St., H. T. Wells.
Denys H. Back Investments Ltd., 1271 Howe Street, Denys H. Back.
Baker & Russell Ltd., 418 West Pender St., W. R. Baker.
Baker & White Ltd., 1920 Marine Dr., Edward W. Baker.
Ernest Barclay Realty, 2160 Kingsway, Ernest W. Barclay.
W. R. Beamish & Co. Ltd., 3969 Kingsway, South Burnaby, B.C., W. R. Beamish.
Bel-Aire Estates Ltd., 5616 Cambie St., R. F. Miller.
W. H. Bell Real Estate, 6258 East Blvd., W. H. Bell.
Bell-Irving Realty Limited, 930 West Pender St., Henry P. Bell-Irving.
Bell & Mitchell Ltd., 641 Richards St., Gordon Bell.

H. J. Bishop Realty, 3799 E. Hastings St., North Burnaby, H. J. Bishop.

Black Gavin & Co. Ltd., 533 W. Pender St., Harold D. Gavin.

Blane, Fullerton & White Ltd., 517 Hamilton, Herbert R. Fullerton.

Black Bros. Realty Ltd., 4155 Fraser St., Henry J. Bock.

Bond Realty, 1603 Lonsdale Ave., Thomas F. Fitz-Gibbon.

Boulton, Sweet & Co. Ltd., 555 Howe St., E. L. Boulton.

C. W. Bradley, 2825 West 41st Ave.

Bradley-Wilson (1954) Ltd., 1014 Robson St., E. M. Gillott.

J. G. Braim & Co. Ltd., 1446 Alberni St., John Gordon Braim.

Messrs. Brendon Bros. Ltd., 6181 Fraser St., W. E. Brendon.

E. J. Bright Ltd., 4489 Kingsway, South Burnaby, B.C., Ella I. Ritchie.

Britannia Agencies Ltd., 6605 Fraser Ave., William Pump.

B.C. Land & Invest. Agency Ltd., 509 Richards St., E. Bain.

British Pacific Properties Ltd., 355 Burrard St., P. D. Willoughby.

Broadway Agencies Ltd., 1366 W. Broadway, U. E. Butcher.

Charlie Brown Ltd., 414 - 615 W. Pender St., Charlie Brown.

Earl Busch Realty Ltd., 718 Granville St., Earl Busch.

Buyrite Agencies, 1439 Kingsway, R. B. Eshom.

Cal's Realty, 1045 W. Pender St., Alfred Cal.

Campbell & Pound Ltd., 1807 W. Broadway, R. A. Pound.

Canada Permanent Trust Co., 455 Granville St., H. E. Bond.

The Canada Trust Company, 536 Howe St., G. D. Parker.

C.P.R. Land Office, C.P.R. Depot, C. W. McBain.

Capilano Highlands (1952) Ltd., 3197 Edgemont Blvd., J. E. Allen.

Capilano Realty Ltd., 1589 Garden Ave., Francis Clifford Buck.

Caswell Realty Ltd., 1512 W. 11th Ave., Benson B. Caswell.

Central Mortgage & Housing Corp., 2286 West 12th Ave.

Central Realty Ltd., 1283 Madison Ave., North Burnaby, B.C., Stanislas M. Maleszewski.

Ceperley Rounsefell & Co., 846 West Hastings St., Edwyn M. Jones.

Gerald Charlton, 4123 E. Hastings St., Gerald Charlton.

Chave & Robinson Real Estate Brokers, 2092 W. 41st Ave., R. T. Chave.

China Agencies, 256 E. Pender St., A. S. K. Louie.

Chivers Realty, 1150 Kingsway, Harold Chivers.

Christie & Mark Agencies Ltd., 1325 Lonsdale Ave., John R. Christie.

Circle Realty Ltd., 1359 Kingsway, P. G. Scott.

City and Country Land Sales Ltd., 824 Thurlow St., D. W. R. Shand.

City Realty, 4897 Main St., Charles S. Thompson.

F. A. Cleland & Son, 8480 Granville St., Frederick A. Cleland.

Jean Coccolla Agencies Ltd., P.O. Box 970, Powell River, B.C., Jean Coccolla.

Columbia Western Realty Ltd., 1295 Marine Dr., John D. Barlow.

Coquitlam Realty Ltd., 2562 Shaughnessy St., Port Coquitlam, B.C., R. D. Boud.

Cote & Hunter, 1665 West Broadway, S. A. Cote.

Commerce Realty Ltd., 438 W. Pender St., Peter Deane.

Coulter Realty, 506 - 193 E. Hastings St., W. T. H. Coulter.

Credit Foncier Franco Canadien, 850 West Hastings St., W. H. Ramsay.

L. C. Creery Ltd., 416 Seymour St., L. C. Creery.

Crown Trust Company, 455 Howe St., C. A. Edwards.

D. Deluca Realty, 2696 East Hastings St., D. Deluca.

Dexter Agencies Ltd., 2544 Kingsway, Joseph N. Browne.

Dodds Investments Ltd., 2248 West 31st Ave., John Stott.

A. W. Donald, 15 - 515 Granville St.

Ian C. Duncanson, 779 West Broadway, Ian C. Duncanson.

Edgewater Realty, 4413 E. Hastings St., North Burnaby, B.C., James R. Condon.

Edwards, McNair & Russell, 744 Hastings St., T. S. McNair.

Equitable Real Estate Investment Corp. Ltd., 525 Seymour St., J. F. Fuchs.

Exchange Realty, 5742 Fraser Street, H. H. Penner.

Fairhall Realty, 1318 S. W. Marine Dr., Albert W. Fairhall.

Fleck Investments Ltd., 675 W. Hastings St., James E. B. Holdom.

Ford Realty Ltd., 4017 Macdonald, T. M. Ford.

Forum Realty Limited, 3684 East Hastings St., J. G. McKinnon.

Hugh M. Fraser & Co. Ltd., 327 Seymour St., John H. Davies.

Ross A. Fraser Real Estate & Ins., 104-1027 West Broadway, Ross A. Fraser.

Fraser Valley Lands Ltd., 1468 West Broadway, Cecil H. Sharpe.

Fraserview Realty Limited, 6697 Fraser St., E. C. Jahour.

S. G. Freeze Realty Co. Ltd., 543 Granville St., S. G. Freeze.

W. H. Gallagher & Co., 430 West Pender St., R. F. Gallagher.

William Genser, Room 403, 615 West Pender St.

P. C. Gibbens & Co. Ltd., 254 East Hastings St., D. C. Gibbens.

E. B. Gibbons Co. Ltd., 2168 Kingsway, E. B. Gibbons.

Gillespie Investments Ltd., 325 Howe St., Harry A. Gillespie.

Gilley Real Estate Ltd., 1931 Kingsway, J. B. Haddy.

A. W. Goodrich, 235 East Broadway, A. W. Goodrich.

George H. Grant Ltd., 1021 Robson St., A. MacDonald.

The Great West Life Assurance Co., Room 425, 1155 West Georgia St., J. H. Green.

Greater Vancouver Agencies Ltd., 6270 Fraser St., D. M. Nuytten.

Green & Louie Realty Ltd., 525 Main St., Charles E. Louie.

Greer Bros. Agencies Ltd., 717 West Pender St., J. Greer.

Grieve-Kravitz Real Estate Ltd., 2016 Kingsway, James B. Grieve.

Griffith Lee & Wilson Ltd., 564 Howe St., Douglas C. Lee.

Guaranty Trust Co. of Canada, 624 Howe St., William C. Mulvihill.

E. W. Gyseman, 3981 Fraser St.

Glen Haddrell Real Estate Agency, P.O. Box 219, Abbotsford, B.C., Glen Haddrell.

Hale Realty Ltd., 737 E. Broadway, F. W. Scott.

Hall & Irwin, 3315 Kingsway, Ralph V. Hall.

H. Hargreaves Ltd., 2601 Main St., Harry Hargreaves.

E. G. Harris & Co., 2891 W. 33rd Ave., Ronald V. Harris.

Haskins Realty Ltd., 1557 West Broadway, G. H. Haskins.

George Heal Agencies, 2363 West 41st Ave., George D. Heal.

Hemlock Realty, 3765 Kingsway, South Burnaby, B.C., Andy Kokotailo.

H. F. Henner Realty Co. Ltd., 54 East Broadway, Herbert F. Henner.

Gordon Hill Realty Corp. Ltd., 2298 41st Ave., Gordon B. Hill.

Home Sales Co. Ltd., 1340 West Broadway, Joseph H. Young.

Homefinders Realty (1953) Ltd., 2537 Commercial Dr., W. E. Clarke.

Hood Bros., 562 Howe St., Robert A. Hood.

Horne, Taylor & Co. Ltd., 817 West Pender St., E. P. Taylor.

Kerrisdale Investments Ltd., 6310 East Blvd., Stephen Fitzpatrick.

Howard Realty, 3165 Kingsway, Wm. C. Howard.

Hoy's Brokerage Ltd., 539 Main St., Mrs. Ann Mark.

E. A. Hudson & Associates Ltd., 1891 West Broadway, E. A. Hudson.

Humphrey's Agencies, No. 2, 2414 Main St., Kenneth A. Humphrey.

Hunt Realty, 338 Lonsdale Ave., Edwin W. Hunt.

Ingram Realty Ltd., 3844 Oak St., John Ingram.

Inter City Realty & Ins. Agencies Ltd., 1525 W. Broadway, R. A. Orr.

Irwin & Billings Co. Ltd., 50 Lonsdale Ave., W. R. Bruce Irwin.

Irwin & Grisdale, 2431 W. 41st Ave., Albert L. Irwin.

W. H. Itter & Son Ltd., 1375 Burrard St., H. B. Itter.

Jacobson-Andersen Realty Ltd., 4263 East Hastings St., North Burnaby, A. E. Andersen.

Arthur B. Jacobson Realty Ltd., 2193 Kingsway, Arthur B. Jacobson.

Harry James Realty, 212 Keefer St., Harry James.

J.M.C. Investments, 1862 West Broadway, J. Chikites.

O. O. Johnson Ltd., 1956 West Broadway, John A. Kennedy.

Johnson, Reeve & Watson, 602 West Hastings St., G. A. Watson.

D. W. Johnston, 447 W. Pender St., D. W. Johnston.

Ker & Ker Limited, 811 West Pender St., J. Ross Ker.

Kingcrest Agencies, 3917 Knight Rd., Thomas Orness.

BRITISH COLUMBIA

VANCOUVER (Cont'd)

Kingsway Real Estate Co., 654 Kingsway, Wm. Sauer.
Kitsilano Realty Ltd., 2250 Wst 4th Ave., R. Frederiksen.
Len Korsch Realty Ltd., 2331 Granville St., Leonard S. Korsch.
Lampman & Laidlaw Ltd., 789 West Pender St., Thomas K. Laidlaw.
Peter Lane Realty, 1542 Lonsdale Ave., Richard H. Lane.
Liberto Realty, 1601 Commercial Dr., Adolf Liberto.
Loewen, Harvey & Morfitt Ltd., 752 Richards St., A. Ruff Harvey.
London Life Insurance Co., 675 West Hastings St., G. R. Glover.
T. J. Loverock Realty, 3820 Oak St., Thomas J. Loverock.
Lozier Realty Co., 2551 Alma Rd., Ralph W. Lozier.
Donald Lyle, 2847 West 4th Ave.,
Macauley Nicolls & Maitland, 435 Howe St., Dean Mansell.
McCarthy Realty, 3066 Granville St., Joseph J. McCarthy.
James Henry McCullough, 2514 St. John St., Port Moody, B.C., James H. McCullough.
Macdonald Realty Ltd., 2579 Granville St., J. G. MacDonald.
McGugan & Co. Ltd., 736 Granville St., D. M. McGugan.
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Lester Brox Real Estate, 67 Frederick St., Lester Brox.
Wes Callander Real Estate, 10 Frederick St., Wes Callander.
A. K. Cressman & Son, 102 King St. S., Waterloo, W. G. Cressman.

C. E. Dubrick Real Estate, 85 Frederick St., C. E. Dubrick.
Dawn Duench Real Estate, 52½ King St. N., Waterloo, Miss Dawn Duench.
John Ftacnik Real Estate, 40 Ontario St. S., John Ftacnik.
M. Gruenwald Real Estate, 926 Queensmount Cr., M. Gruenwald.
R. E. Hart Real Estate Ltd., 699 Belmont Blvd., R. E. Hart.
Alex Heide Real Estate, 58 Maywood Rd., Alex Heide.
Hessenaur & Shantz Ltd., 385 Frederick St., C. J. Fehrenbach.
Earl W. Hornung Real Estate, 695 King St. W., Earl W. Hornung.
Kearns Realty Ltd., 183 King St. W., B. F. Kearns.
J. P. Khron Real Estate, 313 King St. E., J. P. Krohn.
Lauer Real Estate Ltd., 21 Francis St. S., Max N. Lauer.
L. J. Long Real Estate, 548 King St. E., L. J. Long.
Stuart W. Mair Real Estate, 2157 King St. E., Stuart W. Mair.
James C. Malleck Real Estate, 170 Victoria St. S., James C. Malleck.
Wm. Pavlik Real Estate, 388 King St. E., Wm. Pavlik.
Stephen M. Ringwald Real Estate, 8 Duke St. E., Stephen M. Ringwald.
John A. Schmalz Agencies Ltd., 22 College St., J. R. Schmalz.
Otto Smith & Co. Ltd., 163 King St. W., Otto Smith.
Stark-Janecek Ltd., 307 King St. E., Karel Stark.
Charles Walti Real Estate, 145 Duke St. W., Charles Walti.
The Waterloo Trust & Savings Co., 69 King St. W., H. A. Henrich, Mgr.
George Whitney Ltd., 49 King St. E., George Whitney.
Wiebe & Bacher Co. Ltd., 39 Scott St., A. Wiebe.
Philip Young Real Estate, 904 Ottawa St. S., Philip Young.

LONDON

Bob Allison Real Estate, 406 Oxford St., Bob Allison.
A. C. Becher Real Estate, 27 Adelaide St. S., A. C. Becher.
Mrs. M. Blair, Realtor, R.R. No. 5, Mrs. M. Blair.
Mrs. M. A. Boulton, Realtor, 172 Central Ave., Mrs. M. A. Boulton.
F. C. Brown Real Estate, Lambeth, Ont., F. C. Brown.
H. E. Brownlee Real Estate, 418 Talbot St., H. E. Brownlee.
The Canada Life Assurance Co., 267 Dundas St., V. Gianelli.
The Canada Trust Co., Huron & Erie Bldg., C. F. Saddington.
Carrothers, Evans & Christie Ltd., 99 Wellington St., M. H. Carrothers.
L. E. Cosby, Realtor, 523 First St., Sub P.O. No. 10, L. E. Cosby.
John A. Croden & Son, 169½ Dundas St., J. E. Croden.
The Crown Trust Co., 284 Dundas St., J. Graham.
Dani Real Estate Ltd., 294 Dundas St., C. Dani.
Wesley L. Daniel, Realtor, Box 242, W. L. Daniel.
John Dettinger, Realtor, 424 Wellington St., Room 106, J. Dettinger.

J. A. Dixon, Realtor, 56 Wharncliffe Rd. N., J. A. Dixon.
W. W. Evans & Sons, 525 Richmond St., W. S. Evans.
Fred Gammage, Realtor, 486 Richmond St., Fred Gammage.
Hall & Rodgers, Realtors, 238 Wharncliffe Rd. S., M. W. Hall.
R. E. Harris Real Estate, 433 Hamilton Rd., R. E. Harris.
R. I. Harris Insnce. Agncs. Ltd., 615 Richmond St. N., R. I. Harris.
C. C. Hunt, Realtor, 284 Dundas St., C. C. Hunt.
Earl Hurdle, Realtor, 15 Pritchard Place, Earl Hurdle.
Huron & Erie Mortgage Corp., Huron & Erie Bldg., P. C. Mason.
George Insell, Realtor, 32 Graydon St., George Insell.
Alex Lamont, Realtor, 30 Hale St., Alex Lamont.
Everett Lauckner, Realtor, Box 1082, Everett Lauckner.
London Life Insurance Co., Dufferin Ave., J. R. May.
S. W. Luke Real Estate, 711 Dundas St., S. W. Luke.
Manufacturer's Life Ins. Co., 294 Dundas St., Jas. Egerton.
Hi. Marsh, Realtor, 247 Wellington St., Hi. Marsh.
W. K. McInroy, Realtor, 980½ Dundas St., W. K. McInroy.
E. H. McIntyre, Realtor, 757 Victoria St., E. H. McIntyre.
Hugh McKervill, Realtor, 402 Dundas St., Hugh McKervill.
I. E. Misner, Realtor, 366 Centra Ave., I. E. Misner.
Mullins & Fullam, Realtors, 49 Carfrae St., Gordon Mullins.
Richards Neilands, Realtor, 599½ Richmond St., Richards Neilands.
Newhook & Newhook Realtors, 778 Dundas St., E. Newhook.
Northern Life Assurance Co., Northern Life Bldg., J. W. Hess.
A. H. Nurden, Realtor, R.R. No. 2, Centralia, Ont., A. H. Nurden.
Ontario Loan & Debenture Co., Dundas St., E. Carpenter.
Leonard Palmer, Realtor, 115 Elsworthy Ave., Leonard Palmer.
W. C. Pearce, Realtor, Exeter, Ont., W. C. Pearce.
C. V. Pickard, Realtor, Exeter, Ont., C. V. Pickard.
J. F. Pongracz, 283 Hale St., J. F. Pongracz.
The Premier Trust Co., 428 Richmond St., G. T. Welsh.
Richardson's Real Estate Ltd., 409 Ridout St. N., Ronald Richardson.
A. J. Schatz, Realtor, 602 York St., A. J. Schatz.
Al. Sinnott, Realtor, 301 St. George St., Apt. 1, Al. Sinnott.
Thomas-Hamilton-Webber Ltd., 400 William St., Douglas Kennedy.
G. W. Thornton, Realtor, 23 Highview Ave., R.R. No. 11, G. W. Thornton.
George Tolboom, Realtor, 26 Janes St., George Tolboom.
Edna A. Vail, Realtor, 863 Waterloo St., Edna A. Vail.
W. J. Walkom, Realtor, P.O. Box 1022, W. J. Walkom.
Wilf Webb Real Estate Ltd., 719 Dundas St., Wilf Webb.
Bert Weir & Sons Ltd., 237 Dundas St., Bert Weir.

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James Barr.
Steve Blash Real Estate,
673 Ontario Ave., Steve Blash.
J. G. Collins Real Estate,
1156 Victoria Ave., J. G. Collins.
D. C. Eisey Limited, 2237 Thorold Rd.,
D. C. Eisey.
Guaranty Trust Co. of Can.,
424 Queen St. W., J. Frazer.
John B. Hopkins, Jr., Chippawa,
John B. Hopkins, Jr.
Eugene Jeremias, 927 Victoria Ave.,
Eugene Jeremias.
McDonald & Fear Ltd., 606 Queen St.,
George McDonald.
David D. McMillan Ltd., 1916 Main St.,
David D. McMillan.
Murray Ruta Real Estate, 1543 Ferry St.,
Murray M. Ruta.
James Sacco, Realtor, 2187 Main St.,
James Sacco.
R. C. Young Realty Ltd., 687 Queen St.,
R. C. Young.
David H. Crowe, 668 St. Clair Ave.,
David H. Crowe.
George Bukator, Water St., Chippawa,
George Bukator.

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Bain & Graham Agencies Ltd.,
427 Ferguson St.,
Banner Agencies Limited,
152 Main St. E.,
Rocco Calvello, 208 King St.
Jack I. Cangiano, 366 McIntyre W.,
Bernie Kelly, 359 Fraser St.
Kennedy Agencies Ltd., 382 Fraser St.
Gerry Labreche, 328 Ferguson St.
D. J. Morland Limited, 234 Main St. W.
Vernon Murray, 348 Fraser St.
Nick Sadick, 327 Algonquin Ave.
Souliere Agencies Ltd., 432 Main St. E.

OAKVILLE-TRAFALGAR

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J. E. Belyea, 87a Colborne St. E.
J. E. Craigmyle, 153 Colborne St. E.
W. S. Davis & Sons, 63 Colborne St. E.,
W. E. Davis.
T. S. H. Giles, 3 Dundas St. N.
A. E. LePage Ltd., 170 Colborne St. E.,
R. E. Sanderson.
Ryrie & Turnbull, 156 Colborne St. E.,
J. G. Ryrie.
J. D. Rosart, 22 Colborne St. E.
J. A. Willoughby & Sons,
147 Colborne St. E.
Bollett & Caton Ltd., 162 Colborne St. E.,
L. J. Hossie.

ORILLIA

Don Campbell Real Estate & Insurance,
19 Peter St. S., Donald Campbell.
Norman Holmes Real Estate,
14a Peter St. S., Norman Holmes.
Borge Jarnel Real Estate,
14 William St., Borge Jarnel.
Marshall & Whitney Real Estate & Ins.,
5 Mississauga St. E., George Marshall.
Geo. McLean & Company Limited,
14 Peter St. S., George McLean.
Mulcahy Insurance & Real Estate,
11 Peter St. S., M. T. Mulcahy.
Harold J. Overend Real Estate,
11 Albert St. S., Harold J. Overend.
Sansford Real Estate,
52 Mississauga St. W., Wm. J. Sansford.
Gordon Stoutt Limited, 39 Peter St. N.,
Gordon Stoutt.

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J. Barneski,
18 Bond St. W.
John A. Bolahood,
169 Simcoe St. S., Oshawa.
John DeWitt, Newcastle.
Disney, Edward, 82 Simcoe St. S., Oshawa.
Disney, Stan, 969 Simcoe St. N., Oshawa.
W. E. Holmes, 31 Bond St. E., Oshawa.
Donald Howe,
26 1/2 King E., Whitby.
Mrs. Olive Howe, Whitby.
V. Jones,
6 Prince St.
Howard Langville, R.R. #4, Uxbridge.
Lloyd Realty (Oshawa) Ltd.,
515 Bourling Ave.
Stan. Mann, Pickering Beach.
McAuley, Wilfred, 13 Prince St., Oshawa.
McCallum, Robt., 240 Drew St., Oshawa.
D. W. McQuay, Pickering.
Lloyd Metcalf, 3 1/2 Simcoe St. S.
Morley, Cyril, Pickering.
Ristow & Olsen, 19 Athol St. W., Oshawa.
Schatz, A. J., Whitby.
Schofield Insurance Associates,
6 Simcoe St. N., Oshawa.
Donald Scott, 25 Prince St.
Snelgrove, L. S., 43 Park Rd. S., Oshawa.
Tindall, M. O., 43 Bond St. W., Oshawa.
VanHerwerden, Jack,
741 King St. E., Oshawa.
John Wacke, 136 Simcoe St. S.
Wilson, Doug, 27 Bond St. E., Oshawa.

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Jack Aaron & Co. Ltd.,
227 Laurier Ave. W., Jack Aaron.
Steve Andrews, 301 First Ave.,
Steve Andrews.
Ault-Kinney Realty Ltd., 465 Gilmour St.,
A. Wideman.
John Barlow, 191 Clare Ave.,
John Barlow.
Bayman & Morrow, 318 Richmond Rd.,
A. G. Bayman.
William S. Beveridge, 138 Hopewell Ave.,
William Beveridge.
Miss L. B. Bonell, 6 Aylmer Ave.,
Miss L. B. Bonell.
Chas. A. Brownlee Ltd., 63 Sparks St.,
C. A. Brownlee.
H. Gibson Caldwell, 442 McLeod St.,
H. G. Caldwell.
Donald G. Charboneau, 340 McLeod St.,
D. G. Charboneau.
Parlane Christie, 60 Powell Ave.,
P. Christie.
Ted A. Clark, 148 Springhurst Ave.,
T. A. Clark.
Otto Clingen, P.O. Box 639, City View,
O. Clingen.
George E. Cochrane, 33 Richmond Rd.,
G. E. Cochrane.
George E. Cochrane Agencies,
339 MacLaren St., G. E. Cochrane.
Courtney & Grant, 261 Somerset St. W.,
G. Grant.
F. Brian Davidson, 227 Laurier Ave. W.,
F. B. Davidson.
Erenst A. Dowsett, 488 Gladstone Ave.,
E. A. Dowsett.
C. A. Fitzsimmons & Co. Ltd.,
197 Sparks St., J. A. Hurtubise,
C. A. Fitzsimmons.
H. D. Fripp & Son, 230 Nepean St.,
H. D. Fripp.
Albert Gale Agencies Ltd.,
1798 Carling Ave., A. T. Gale.
James A. Gifford, 227 Laurier Ave. W.,
J. A. Gifford.
William J. Gough, 332 Sherwood Drive,
W. J. Gough.

Mervin Greenberg Limited,
P.O. Box 62, Ottawa, M. Greenberg.
Guaranty Trust Company, 109 Bank St.,
A. A. Dunn.
A. B. Howatt, 270 MacLaren St.,
A. B. Howatt.
George D. Howith, 337 Crichton St.,
G. D. Howith.
Hudson & Evans, 63 Sparks St.,
L. C. Evans.
A. A. Huebener, 455 Brierwood Ave.,
A. A. Huebener.
Bert Katz, 311 Lisgar St., B. Katz.
Kelly-Moore Ltd., 1153 Emperor St.,
J. T. Kelly.
Percy Kerwin, 301 O'Connor St.,
P. Kerwin.
Lalande & Kelly, 227 Laurier Ave. W.,
R. Lalande, A. Kelly.
Ben B. Levin, 102 Bank St., B. Levin.
Laurie Lewis, 384 Bank St., L. Lewis.
Joseph Leblanc, 81 Donald St., J. Leblanc.
Leddy-McFarlane Limited, 198 Bank St.,
F. N. McFarlane.
Cecil A. Macartney, 449 Somerset St. W.,
C. A. Macartney.
McKeown Realities Limited,
169 Somerset St. W., P. H. McKeown.
L. A. McKinley Agencies, 78 Sparks St.,
L. A. McKinley.
Miss D. Jane McLean, 261 Somerset St. W.,
Miss D. J. McLean.
Miss Alice Mercier, 45 Rideau St.,
Miss A. Mercier.
Roger Murphy, 600 Coronation Ave.,
R. Murphy.
Kevin Mullins, 143 Mulvihill, K. Mullins.
Nicholson & Wymark, 116 O'Connor St.,
D. R. Wymark.
Ernest J. Oliver Realities Ltd.,
200 Somerset W., E. J. Oliver.
Frederick R. Paine, P.O. Box 55, City View,
F. R. Paine.
Charles A. Parker, Room 25, 75 Sparks St.,
C. A. Parker.
Eldon Petry, 487 Edgeworth Ave., E. Petry.
Romeo Pigeon & Lavoie Ltd.,
366 Dalhousie St., F. E. Lavoie.
Nelson D. Porter, 439 Laurier Ave. W.,
N. D. Porter.
Reddick & MacDonald Ltd.,
235 Richmond Rd., T. Reddick.
Rhodes Real Estate Ltd.,
O'Connor at Argyle, N. Rhodes.
C. W. Ross, 383 Frank St., C. W. Ross.
Royal Trust Company, 128 Wellington St.,
C. A. Bradfield.
J. P. A. Savoie, 27 Waller St.,
J. P. A. Savoie.
Edward G. Seed, 574 Churchill Ave.,
E. G. Seed.
Gilbert S. Shane, 323 McLeod St.,
G. S. Shane.
E. S. Sherwood, 140 Wellington St.,
E. S. Sherwood.
Thomas Shipman Ltd., 200 Metcalfe St.,
T. Shipman.
Maurice Soulard, 45 Rideau St.,
M. Soulard.
Harry A. Stokell, 2306 Lawn Ave.,
H. A. Stokell.
L. H. Thompson, 254A Albert St.,
L. H. Thompson.
Thomson & Scott Ltd., 204 Wellington St.,
C. J. Scott.
Louis Titley, 172 Rideau St., L. Titley.
F. H. Toller & Co., 77 Metcalfe St.,
F. H. Toller.
Toronto General Trusts Corp.,
42 Sparks St., J. Fraser.
Donald Wagner, 384 Elgin St., D. Wagner.
Leslie Wong, 346 Frank St., L. Wong.
Ken H. Young, 1174 Wellington St.,
K. H. Young.

PETERBOROUGH

Ernest Balmer, 372½ Water St.
Bowes and Cocks Ltd., 333 Charlotte St.
Central Mortgage & Housing Corp., 425 Water St.
Clegg and McClellan, 326 Water St.
S. A. Darling, 346 Water St.
Austin D. Elliott, 242 Charlotte St.
Found Realty Ltd., Lindsay.
Irwin, Sargent and Lowes, 441 Water St.
Mason-Rishor Ltd., 408½ George St.
R. W. McCullough, 354 Water St.
Nugent and Hancock, 330 Water St.
Ed O'Toole, 184 Charlotte St.
J. W. Paris, Young's Point.
Sackville Agency, 166 Brock St.
Sands and Bateman Ltd., 359 Aylmer St.
J. R. Sinclair, 140 Simcoe St.
L. L. Smith, 294 Aylmer St.
Merton Storey, 184 Charlotte St.
Davis Thompson Co., 433 George St.

PORT ARTHUR

R. C. Addison, 11 Paul St., R. C. Addison.
Bonin, Dobie, Jackson Ltd., Public Utilities Bldg., John Carty.
R. C. M. Bunney, 19-17 S. Cumberland St., R. C. M. Bunney.
Cameron Realty, 291 Bay Street, R. C. Cameron.
Dominion Agencies, 22 S. Cumberland St., D. Kory.
R. G. Duncan Co., 121 S. May St., R. J. Flatt.
Lingham Insee. Agency, N. Cumberland, Wilf Lingman.
Superior Agencies, 21 - 8a Cumberland, Bob Hubie.
Ruttan Bolduc Ltd., 4 Court St., Pat Doyle.
Thunder Bay Insee., N. Cumberland, Spittlehouse.
Wardrobe Agencies, 21 St. Paul St., Art Cleeton.
Wilport Realty Ltd., 430 Van Norman, Andy Macquail.
A. E. Zegil, 16-8a Cumberland St., A. E. Zegil.

SARNIA

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Bruce Barrons, 851 Norway.
Mrs. Lillian Brooks, 1549 Indian Rd.
P. Cade Brown, 120 Cecil St.
Angus Buchanan, 211 George St.
L. S. Burke, 761 London Rd.
E. R. Charlton, 176 Penrose St.
Frank B. Clarke, 313 Bright St.
Mrs. Pauline Clarke, 313 Bright St.
Allan Barney Clarkson, 197 North Christina.
Mrs. Helen Clarkson, 564 Hollywood Place.
Chas. C. Cox, 963 Briarfield.
C. Cunningham, 512 Indian Rd.
Herman Debus, Corunna.
Mrs. Caroline Dill, 128 Cecil St.
Cecil Down, 925 Hagle St.
A. A. Fisher, 143½ Lochiel.
Joseph Fisher, 429 Proctor St.
Keith Fisher, 498 London Rd.
Lorne Forsythe, 149 Margaret St.
Cal. Gardner, 469 Bright St.
Gordon Glassford, 1324 Sweden St.
W. Guilfoyle, 1296 Lakeshore Rd.
Nick Harkas, 351 London Rd.
P. J. Harris, 85 Minto St.

E. J. Hatton, 1620 McMillan Pkway.
Mrs. Helen Havers, R.R. 1, Camlachie.
Mrs. Barbara Henderson, 135 Cecil St.
B. W. Hilmer, 217 Essex St.
J. D. Jackson, 817 Colborne Rd.
Chas. Joynt, 280 Elgin St.
Mrs. H. Lambert, 723 London Rd.
H. Lefave, 808 Erroll Rd.
Lorne Lockyer, 1247 Coral Way.
R. McIntyre, 553 Roosevelt Dr.
D. McCrae, 1513 London Rd.
W. K. McInroy, 103 S. Mitton St.
Mrs. Wynn Matthews, 193 Queen St.
J. L. Mills, 144 S. Mitton.
Mrs. Velma Monteith, 887 McKay St.
Ed. Passingham, R.R. 1, London Rd.
H. D. Purdon, 120 Davis St.
E. Pyette, 139 N. College St.
Arth Bradley (Richardsons R. E. Ltd.), 144 Cromwell St.
Mrs. Glauce Tichbourne, 866 Burr St.
June Schaeffer, 119 Chestnut St.
Lloyd Shortt, 311 N. Louisa St.
Lloyd Silvester, Corunna.
R. N. Sloan, 823 Colborne Rd.
W. C. Sloan, 310 Arthur St., Point Edward.
Mrs. Jean Stapleford, 103 S. Mitton St.
J. A. Stapleton, R.R. 4, Petrolia.
Martin Van Stavern, 343 N. Mitton St.
Albert Tesorier, Port Lambton.
Mrs. Claire Richardson, 701 Kemsley Dr.
Harold J. Tichbourne, 866 Burr St.
Albert Vandevonne, Courtright.
L. J. Walker, 1348 Kim St.
D. B. White, 184 N. Victoria St.
R. M. White, 184 N. Victoria St.
W. D. White, 184 N. Victoria St.
Mrs. Amy Winterbottom, 965 Burr St.
Alf Wright, 187½ Maria St.
Ed. Wright, 1055 Woodland Dr.

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Gordon Brisson, 30 Geneva St., St. Catharines.
John R. Buller Agencies, 12 King St., St. Catharines, John R. Buller.
C. A. Coholan, 163 Lake St., St. Catharines.
Costen & Fowler Ltd., 197 King St., St. Catharines, Ken. Fowler & Stan. Costen.
Stephen Dennie, 51 Niagara St., St. Catharines.
T. H. Garland, Grimsby, Ont.
B. J. Grosse, 30 Front St., Thorold.
F. B. Hanson Co., Ltd., 96 St. Paul St., St. Catharines, F. B. Hanson.
Andy Hawreliak, Dom. Bldg., 39 Queen St., St. Catharines.
Huron & Erie Mort. Corp., 39 King St., St. Catharines.
W. A. Hutt, 57 Front St. S., Thorold, Ont.
Harold Jarvis, 14 Main St., Grimsby, Ont.
Gordon Johnson, 25 King St., St. Catharines.
Colin Johnston, 17 Main St., Port Dalhousie.
Reg. Juhlke, 46½ Ontario St., St. Catharines.
Kernahan & Graves Ltd., 12 Queen St., St. Catharines, E. J. Graves & Lloyd Knox.
A. S. Kimberley Ltd., 140 Church St., St. Catharines, A. S. Kimberley.
25 King St., Beamsville, D. N. Kimberley.

Laugher & Ellwood, 41 Marlene Dr., St. Catharines.
F. L. Laundry, 44 King St., Beamsville.
A. T. Manjos, 174 Boyle Rd., St. Catharines.
J. B. McCausland, 43 Main St., Grimsby.
John Nemcko, 63 Queenston St., St. Catharines.
John O'Flynn, P.O. Box 495, St. Catharines.
C. C. Patterson, 14 Queen St., St. Catharines.
Henry Peters, 33 Thorndale Ave., St. Catharines.
A. C. Pieretti, 23 Lake St., St. Catharines.
Lorne A. Plumley & Son, 161 Church St., St. Catharines, Lorne A. Plumley.
William Reimer, Virgil Box 62, Virgil.
Rollason Realty Ltd., 66 St. Paul St., St. Catharines, W. B. Rollason.
H. E. Rose & Co., Ltd., 3 Queen St., St. Catharines, J. W. Preston.
Mary Sams, 4 Geneva St. S., St. Catharines.
Hubert Sheehan, 93 Ontario St., St. Catharines.
Sam. Shergold, R.R. No. 3, St. Catharines.
Robert Shumilo, 31A Queen St., St. Catharines.
E. Smith, 133½ Lake St., St. Catharines.
Frank Steingart, 9 James St., St. Catharines.
Earle Thomson Ltd., 275 St. Paul St., St. Catharines, Earle Thomson.
L. B. Tripp, 353 Queenston St., St. Catharines.
J. Usher, Niagara-on-the-Lake.
Peter Wall & Sons, 77 King St., St. Catharines.
Whyte & Jarvis, Grimsby.
Youngblut & Cooper, 100 St. Paul St., St. Catharines, A. A. Youngblut & R. Cooper.

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Algoma Insurance & Real Estate, 625 Queen St. E., E. F. A. Hollingsworth.
J. Douglas Sykes, Real Estate, 623 Queen St. E., J. Douglas Sykes.
Fred J. Dawson, 112 East St., Fred J. Dawson.
E. Bruce Fleming, Ltd., Real Estate, 356 Queen St. E., E. Bruce Fleming.
Guaranty Trust Co. of Canada, 607 Queen St. E., C. D. Aiken, Mgr.
Angelo L. Miceli, Real Estate, 294 Wellington W., Angelo L. Miceli.
L. G. Rodgers, Real Estate, 127 Bruce St., L. G. Rodgers.
W. A. Rodman, Real Estate, 557 Bay St., W. A. Rodman.
J. C. Royle, Real Estate, 113 March St., J. C. Royle.

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Adamson & Harmer, 1737 Lake Shore Rd. W., Clarkson, Ken Harmer.
George E. Brown Ltd., 3048 Bloor St. W., Toronto, Geo. Brown.
R. W. Butt Limited, 259 Lake Shore Rd. E., Port Credit, R. W. Butt.

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62 Lake Shore Rd. E., Port Credit,
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- Cunningham & Cunningham,**
95 Lake Shore Rd. E., Port Credit,
J. W. Cunningham, J. A. Cunningham.
- T. J. Dale Real Estate,** Box 129, Cooksville,
Mr. T. J. Dale.
- Arthur Farrington Real Estate,**
283 Lake Shore Rd. E., Port Credit,
Arthur Farrington.
- Keith Frazee Real Estate,**
341 Lake Shore Rd. E., Port Credit,
Keith Frazee.
- Fred W. Giles,**
2337 Centre Rd. S., Cooksville,
Fred Giles.
- Haney, Hunt & Bowden,**
65 Lake Shore Rd. E., Port Credit,
Mr. Paul Volpe.
- G. M. Harris,** Dundas Hwy. W., Cooksville,
G. M. Harris.
- A. E. LePage Limited,**
91A Lake Shore Rd. E., Port Credit,
R. E. Sanderson.
- Larry MacDonald Ins. Agencies Limited,**
2842 Bloor St. W., Toronto,
L. MacDonald.
- S. M. McGregor Real Estate,**
201 Dundas Hwy. E., Cooksville,
Stella McGregor.
- D. H. Maxwell Limited,**
Box 12, Clarkson, Hugh Maxwell.
- Prudential Trust Co. Ltd.,**
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Evan Harriett.
- John H. Roberts Realtor,**
291 Lake Shore Rd. E., Port Credit,
John H. Roberts.
- James P. Sterne, Realtor,**
57 Guest Ave., Brampton,
James Sterne.
- Ken Wiles Limited,**
319 Lake Shore Rd. E., Port Credit,
Raph Johnson.
- Ken Wiles Limited,**
Lorne Park Rd., Lorne P. Jark,
H. J. Burton.
- J. A. Willoughby & Sons Ltd.,**
445 Dundas St. N., Oakville,
Richard Plewman.
- G. Albert Walsh Real Estate,**
423 Lake Shore Rd. E., Port Credit,
G. Albert Walsh.

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K. H. Crane, H. J. Graham.
- Lloyd F. Drummond,** 32 Wellington St.
- Hardwick, Snedden & McNeill,**
77 Downie St., R. W. Hardwick,
Douglas Snedden, Harold McNeill.
- R. I. Harris Agency (London),**
Walter May, General Delivery, St. Mary's.
- I. C. McIlhargey,** 15 Downie St.
- Harry Pitts,** 25 Market Place.
- J. A. Triller,** 125 Ontario St.

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"Have You Ever Thought of Real Estate as an Investment?"

Of course you have. It may be nothing more than a passing wonder on what your landlord bases his rent. It may be wishful thinking, like a seed catalogue in January. Or it may be a sincere desire to know why men of modest means, as well as giant investors, turn to the purchase of property with their accumulated dollars.

Andrew Carnegie once said, "Ninety per cent of all millionaires become so through owning real estate. More money has been made in real estate than in all industrial investments combined. The wise young man or wage earner invests his money in real estate."

Now true as these words are, and admitting the real estate fortunes of the Andrew Carnegies, the John Jacob Astors and the John D. Rockefellers, it does not follow that all real estate investors become millionaires. While money, much money, is made on this profitable market there must be other reasons why, daily, all around us, ordinary people in ordinary circumstances see fit to buy property for investment.

Why are they doing it?

A Place to Live

It is possible, by the purchase of a double, duplex or triplex, to live more cheaply than as a tenant or by occupying a single house. Take the case of the attractive West End three bedroom double sold recently.

The purchaser moved into one side of his double. After allowing himself 6 per cent on his down payment and making a monthly payment on behalf of principal, interest and taxes, he figured his monthly expenses are \$92. This means he is living \$18 a month cheaper than his tenant who pays him at the rate of \$110 monthly.

But cheaper living is only one factor. When his mortgage is paid off in 20 years he will be left with a debt free asset: land and two homes clear of mortgage, to place on the open market for recapture of capital if and when he pleases. A two purpose investment, this!

A Hedge Against Inflation

The dollar today is not the dollar it was a few years ago. If a 1939

dollar valued at 100 cents, were put away at 3 per cent or 4 per cent interest, and then taken out today, it would bring 53 cents compared with its 1939 value. However, if that dollar had been placed in real estate in 1939, today on the market it would bring at least 100 cents compared with the 1939 value.

The present price paid for investment property reflects the value of the dollar just as surely as the present price of a loaf of bread, with one small difference. The property does not disappear, the loaf of bread does.

The analysis shown on this page of the 1944 and 1956 sales of one Ottawa apartment house* illustrates

*1944 and 1956 Sales of An Ottawa Apartment House		
	1944	1956
Price Paid	\$48,000	\$95,000
Up 100%		
Gross Rental	\$ 7,380	\$14,830
Up 100%		
Operating Expenses	\$2,455	\$ 4,125
Up 70%		
Net Rental	\$ 4,925	\$10,725
Up 100%		
% of Price Paid	15.4%	15.6%

most graphically how real estate investment can be tied to the value of the dollar as a hedge against inflation.

A Brick and Stone Pension Plan

It follows naturally that an investment so shielded against inflation can be readily turned into brick and stone pension plan.

A doctor, setting his retirement date for 15 years hence, planned his retirement income by the purchase of a heavily mortgaged low down payment 12 unit apartment building. The rents he receives he does not touch but deliberately ploughs back into the property.

This means he is not only paying off the large debt now resting against this property but also he is upgrading his investment by extensive alteration and careful maintenance. By the time he is ready to retire the full income stream of an enhanced property will be at his disposal.

An Income Tax Factor

The doctor's tailor-made pension plan contains yet another attractive

feature, one which forms the underlying reason for real estate investment more often than is suspected.

At the present time it is detrimental for him to have extra income from an income tax point of view. He does not want to pay tax on dividends or profits from his investments at that period in his life when his taxable income is at its highest taxable peak.

A clause in the Income Tax works to his advantage here. It is possible for him to charge against his building a capital depreciation of 5 per cent. This charge, when added to the other deductible expenses shown above, can be planned and declared to exceed the income from his property and this excess expense, in turn, is deductible from the doctor's income derived from other sources.

In other words, a real estate investment, on the advice of a professionally qualified accountant, can be flexible enough not only to protect the investor against high income tax charges on the return from invested funds but also can be a factor in the actual reduction of tax levied on earned income.

The Telling Intangibles

In this modern society where, of necessity, man is deprived of so much initiative, a man still has the privilege of seeking out a property, claiming it as his own, controlling its income stream, devising methods to increase its value or, in any fashion he pleases, make an independent decision for his own advantage. He has the pleasure of absolute control over an "imperishable asset".

What has started out merely as the investment of two or three thousand dollars in a small parcel of land or a modest little rented building has grown, for many a man, into an absorbing as well as profitable avocation for his retirement years.

A tremendously active real estate investment market bears out the words of Francis A. Sisson:

"Only as we move out of the more speculative stages of our tremendous industrial and transportation developments will we begin to appreciate the value of real estate and its securities for the safe and profitable employment of money."

* Reprinted from the monthly bulletin of Rhodes Ltd., Ottawa.

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